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ABSTRACT

This report presents results of a study that examined local, national, and international interventions and initiatives aimed at promoting education and training for the informal sector. Chapter 1 offers a rationale for the research. Chapter 2 considers how the formal education system currently affects the informal sector and how in future it might have greater influence. The focus of chapter 3 is on training that takes place in centers outside the worlds of school and work, but that owes something in character to both. It addresses nonformal education, the vocational training system, rural training, and nongovernmental organization-organized training. Chapter 4 considers training within enterprises, both in the formal and informal sector. It argues that changes in formal sector-based training practices can also have an indirect impact on the informal sector. Then, it discusses existing models of training that have been generated within the informal sector and interventions that attempt to develop appropriate modern models. Chapter 5 focuses on training of women in the informal sector and presents findings on the training needs of women. Chapter 6 considers the extent to which education and training need to be complemented by other interventions to be effective components in preparation for self-employment and describes pathways to self-employment. Contains 255 references. (YLB)

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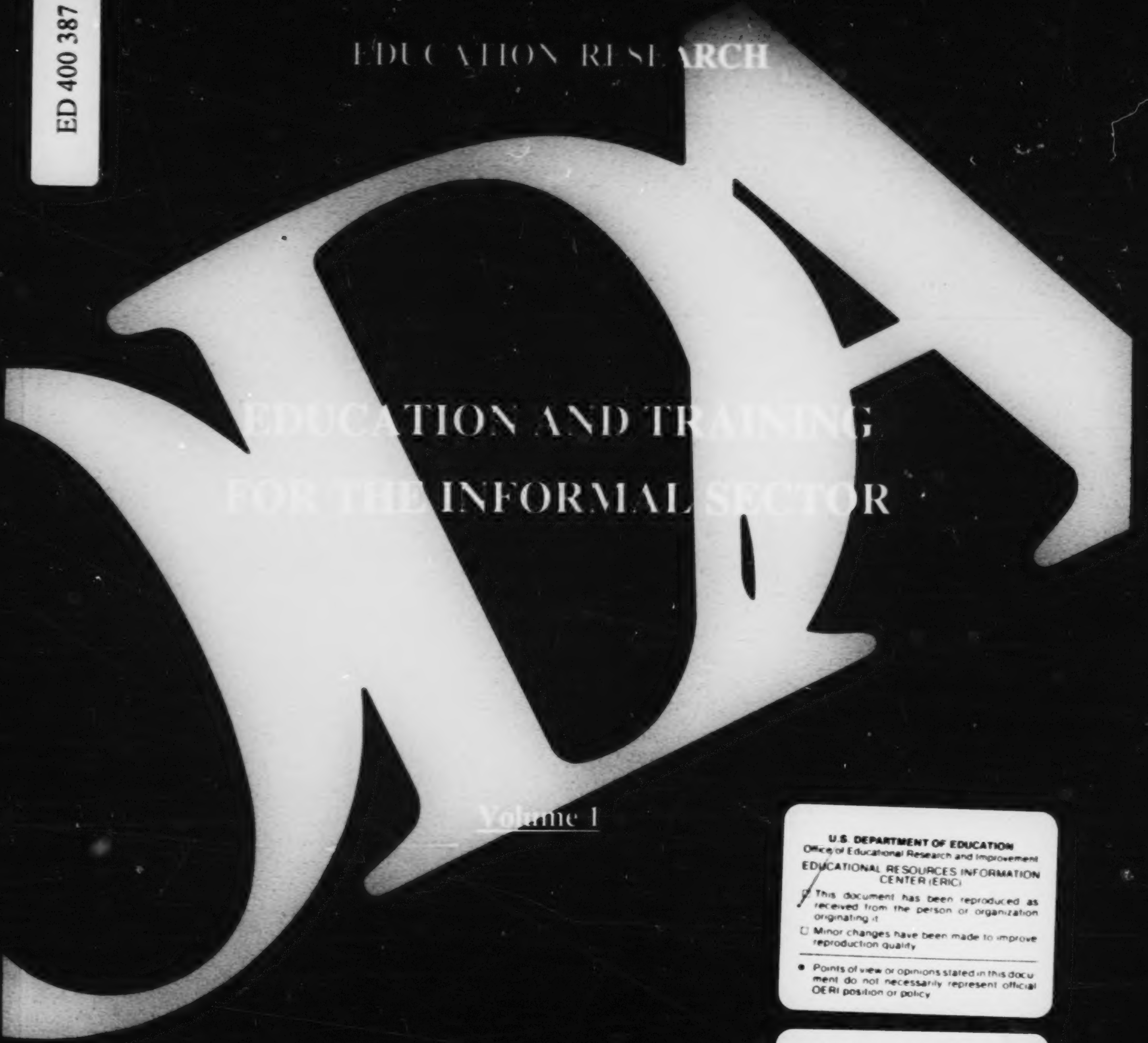

EDUCATION AND TRAINING FOR THE INFORMAL SECTOR

Volume 1

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EDUCATION RESEARCH

EDUCATION AND TRAINING FOR THE INFORMAL SECTOR

by

Simon McGrath and Kenneth King

with Fiona Leach and Roy Carr-Hill

in association with

Osei Boeh-Ocansey, Keith D'Souza, Graciela Messina

and Henry Oketch

Volume 1

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The country Case Studies associated with this paper are available as Volume 2

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OVERSEAS DEVELOPMENT ADMINISTRATION

OCCASIONAL PAPERS ON EDUCATION

This is one of a number of Occasional Papers issued from time to time by the Education Division of the Overseas Development Administration. Each paper represents a study or piece of commissioned research on some aspect of education and training in developing countries. Most of the studies were undertaken in order to provide informed judgements from which policy decisions could be drawn, but in each case it has become apparent that the material produced would be of interest to a wider audience, particularly but not exclusively those whose work focuses on developing countries.

Each paper is numbered serially, and further copies can be obtained through the ODA's Education Division, 94 Victoria Street, London SW1E 5JL, subject to availability.

Although these papers are issued by the ODA, the views expressed in them are entirely those of the authors and do not necessarily represent the ODA's own policies or views. Any discussion of their content should therefore be addressed to the authors and not to the ODA.

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The authors of this report would like to acknowledge the assistance provided to them by staff from a number of donor agencies and Non-Governmental Organisations. In particular, our thanks go to the International Labour Office for allowing most members of the project team to attend the Expert Meeting on Training for Self-Employment through Vocational Training Institutes in Turin, in December 1993. This provided an opportunity to discuss the first full draft of this report with experts on this topic from every region of the world. We are particularly grateful to Iain Mckenzie of the Turin Centre and to Ayse Mitchell, F/PROF, ILO, who were the principal organisers of that seminar.

Earlier in the year, at the International Conference on 'Out of school education, work and sustainability in the South' in Berlin, we had received assistance from Manfred Wallenborn of DSE, and Cornelia Lohmar-Kuhnle, both of whom have been closely associated with the shift of German aid policy to include an acknowledgement of the informal sector. We would also want to thank the editor of the DSE bulletin, Development and Cooperation, Reinold Thiel, for carrying an article on our ODA project in May 1993.

Partly as a result of this article, the ODA project came to the attention of other agencies and interested parties, and was the principal reason that a member of the team was invited by SIDA to attend the International Workshop in Turin on Community Based Training for Self-Employment and Income Generation. We are particularly grateful to Ola Hallgren of SIDA for this opportunity. Also during 1993 a member of the team was invited to the Royal Tropical Institute expert symposium on 'Beyond subcontracting: assessing linkages between large and small enterprises'. This afforded the opportunity to discuss the project with David Wright, small enterprise adviser of ODA, and among others with John Grierson of SKAT, Switzerland and Donald Mead of Michigan State University. All three have made significant contributions to our thinking about the informal sector. By good fortune also, right at the beginning of 1993, the Institute for Development Research in Copenhagen and the Institute for Development Studies in Nairobi University put on a joint workshop in Nairobi on 'Networks of Enterprise: small and intermediate size enterprise in African industrialisation'. This workshop, organised by Dorothy McCormick and Poul Ove Pedersen, made it possible for a member of our team to meet many of the scholars in East and West Africa who are currently working on the micro-enterprise sector.

In particular, it assisted us in identifying one of our four colleagues who were to work on country case studies of education and the informal sector. This was Osei Boeh-Ocansey from Ghana. For assistance in identifying our other contributors, we are grateful to Chris Aleke-Dondo of K-REP in Kenya for suggesting a colleague, Henry Oketch, and to Ernesto Schiefelbein, Director of OREALC, for identifying Graciela Messina, also of OREALC in Chile. For India, we are grateful to Steve Packer, then of the Commonwealth Secretariat, and T. V. Rao of the Indian Institute of Management in Ahmedabad for suggesting Keith D'Souza. In all cases, we had excellent collaboration from these additional members of our team, and through the good offices of the ODA we were able to bring them to London and to Edinburgh for detailed discussions on an early draft of our text and of their case studies; and we were also able to bring them to the Turin meeting on self-employment through vocational training institutes. By good fortune, the ILO had commissioned papers from the same four countries, Chile, Kenya, India and Ghana (amongst others) and hence there was a real opportunity for discussion about country-specific developments.

As an additional research strategy we had targetted colleagues in many of the aid agencies for assistance with bibliographical references and also for identification of projects and programme developments within their agencies. We received very full support from Ron Hughes in CIDA, and very considerable assistance from Nadia Ebel in ILO, as well as valuable support from Van Adams in the World Bank, and from Heikki Kokkala in FINNIDA The director of CINTERFOR also provided valuable documentary assistance. Likewise, IIEP in Paris kindly gave us access to their documentation centre.

As valuable as any of our research strategies was a brief tour made by one of our team to several of the key centres for research and documentation on aspects of vocational education and the informal sector. On this occasion, it was possible in Geneva to meet with many of the researchers who have worked on the informal sector, including Michel Carton of IUED, and Fred Fluitman, S.V. Sethuraman, Maria Ducci, Gretchen Goodale, Derek Bowland and Wilfred Dürr in the ILO. In Germany, we were similarly helped by Ewald Gold in GTZ and Manfred Wallenborn in DSE, Mannheim, while in Holland it was possible to meet with Bert Wasselink in FACET BV.

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We owe a special debt of gratitude, however, to Gren Jones and his colleagues in ODA's Education Division, who discussed the project at the outset, encouraged us to involve colleagues from other countries, and supported us in getting the volume into its present shape. We would want to mention here also Pat Scutt, M.T. Norman, Jim Butler, and Graham Larkbey, all of who helped us in ODA at key stages in the development and completion of this task.

For correspondence

Edinburgh
Prof. Kenneth King/Mr. Simon McGrath
Centre of African Studies
University of Edinburgh
Adam Ferguson Building
George Square
EDINBURGH
EH8 9LL

031-650-3878

London
Prof. Roy Carr-Hill/Dr. Fiona Leach
Department of International and
Comparative Education
University of London Institute of
Education
20 Bedford Way
LONDON
WC1H 0AL

071-612-6631

ABBREVIATIONS

ACORD	Agency for Cooperation and Research in Development
AMT	Achievement Motivation Training
ANC	African National Congress
ApproTEC	Appropriate Technologies for Enterprise Creation
ApT	Appropriate Design and Development
CADEC	Catholic Development Commission
CAFOD	Catholic Fund for Overseas Development
CIBA	Council of Indigenous Business Associations
CIDA	Canadian International Development Agency
CIDE	Centre for Educational Research and Development, Santiago
CINTERFOR	Inter American Centre for Investigation and Documentation on Vocational Training
COSATU	Congress of South African Trade Unions
DANIDA	Danish International Development Authority
DBSETI	Don Bosco Self-Employment Training Institute
DESAP	Development of Small and Micro Enterprises, Cali
DSE	German Foundation for International Development
ECLAC	Economic Commission for Latin Anferica and the Caribbean
EDI	Enterprise Development Institute
EDI-I	Enterprise Development Institute of India
EFA	Education For All
ESDP	Entrepreneurial Skills Development Programme
EWP	Education with Production
F/PROF	Vocational Training Branch, ILO
FINNINDA	Finnish International Development Authority
GNAG	Ghanaian National Association of Garages
GRATIS	Ghana Regional Appropriate Technology Industrial Service
GTZ	German Agency for Technical Cooperation
HEART	Human Employment and Resources Training
ICCES	Integrated Community Centre for Employable Skills
IFEP	International Foundation for Education with Production
ILO	International Labour Office
INA	National Apprenticeship Institute, Costa Rica
INATEC	National Technological Institute, Nicaragua
ITDG	Intermediate Technology Development Group
ITTU	Intermediate Technology Transfer Unit
IUED	University Institute for Development Studies, Geneva
JSS	Junior Secondary School
K-MAP	Kenya Management Assistance Programme
K-REP	Kenya Rural Enterprise Programme
KYTEC	Kenya Youth Training and Employment Creation
MEDI	Malawian Entrepreneurs Development Institute
NAWO	National Alliance of Women's Organizations
NCCK	National Council of Churches Kenya
NEPI	National Education Policy Investigation
NFE	Non Formal Education
NGO	Non Governmental Organisation

NIC	Newly Industrialising Country
NOAS	National Open Apprenticeship System, Nigeria
NORAD	Norwegian Agency for International Development
NPE	National Policy on Education
NTA	National Training Agency
OECD	Organisation for Economic Cooperation and Development
OREALC (UNESCO)	Regional Education Office for Latin America and the Caribbean
PGTTP	Pak-German Technical Training Programme
PRODEM	Programme for Women's Development
REAP	Rural Education and Agriculture Programme
REDP	Refugee Enterprise Development Programme
REDUC	Latin American Network for Educational Investigation and Documentation, CIDE
RSTP	Refugee and Sudanese Training Programme
SCF	Save the Children Fund
SCIAF	Scottish Catholic International Aid Fund
SDSR	Skills Development for Self-Reliance
SEDCO	Small Enterprise Development Corporation
SENA	National Apprenticeship Service, Colombia
SENAI	National Industrial Apprenticeship Service, Brazil
SEWA	Self Employed Women's Association
SIDA	Swedish International Development Authority
SKAT	Swiss Centre for Development Cooperation in Technology and Management
SKVIS	Sundarban Khadi Village Industrial Society (India)
TFSR	Tools for Self Reliance
TNJACW	Tamil Nadu Joint Action Council for Women
TRUGA	Training for Rural Gainful Activities
TVET	Technical and Vocational Education and Training
TWP	Training with Production
UNCTMD	United Nations Transnational Corporations and Management Division
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
USSIA	Uganda Small Scale Industries Association
VET	Vocational Education and Training
VSO	Voluntary Service Overseas
VTI	Vocational Training Institute
WCEFA	World Conference on Education For All
WID	Women In Development
WUS	World University Service
YP	Youth Polytechnic
ZIMFEP	Zimbabwe Foundation for Education with Production
ZIMSCI	Zimbabwe Secondary Schools Science Project

NOTE

This is the first volume of a two volume report for the Overseas Development Administration (ODA) on this topic. The second volume consists of a series of four case studies on Chile, Ghana, India and Kenya. Reference is frequently made to these cases in this volume, but, for the full detail of these, see the companion volume: Education & Training for the Informal Sector: country case studies.

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EXECUTIVE SUMMARY

Importance and Context of the Question: Can education and training assist the informal sector?

The heightened interest in the informal sector that is very noticeable in the early 1990s is closely linked to a complex set of factors. These are putting basic education under renewed pressure rapidly to expand, are providing a knock-on effect for technical training from ever larger school numbers, and yet can do little to expand jobs in the formal sector of the economy. Indeed the latter is actually shrinking in a number of the countries hit hardest by adjustment, the debt crisis or civil strife.

Awareness of these factors has led governments to take much more interest in the informal sector than was the case when it first received significant attention two decades ago. A new awareness amongst Southern governments of the size, diversity and sheer tenacity of the workers and owners in the informal sector should also be seen in conjunction with greater stress on market forces and entrepreneurship emanating from the North, and mediated by the development assistance community. The conjuncture of these two influences has led to a very different view of the potential of the informal sector and of possible policies towards it than prevailed in earlier years.

Where previously the development and formation of informal sector actors were invisible and unplanned from the perspective of the state and its education and training systems, these same systems with their traditional formal sector focus are now expected increasingly to play a major role in preparation for the informal sector. Thus, state education and training systems are meant now to intervene and assist in planning for what was traditionally unplanned. This is to be seen both in the new methodologies and new clienteles suggested for the informal sector.

Responses to the new challenges are highly diverse, inevitably reflecting the existing systems of education and training, and the economic and political realities of each state. Such diversity makes it impossible to make grand generalisations about ideal types of interventions. Recommendations for the adoption of initiatives or approaches such as "the dual system", "the Grameen Bank model", or "the traditional apprenticeship system" can only be considered more generally if the specific (and often very localised) contexts of their present success are thoroughly understood.

Definitions of the Informal Sector

The concept of the informal sector itself is not amenable to generalisation. The lack of a widely-accepted definition of the informal sector does not connote a lack of adequate theorising. Rather, it reflects the range and diversity of meanings attached to the informal or micro-enterprise economy. Throughout this report we have employed a rather broad distinction between two tiers of the informal sector and types of self-employment: **subsistence self-employment** and **entrepreneurship self-employment**. This division can be described as the difference between the upper echelons or the upper tier of the informal sector where the self-employed may be thought of as micro-entrepreneurs and the much large, lower reaches or lower tier of the self-employed, where they may also be termed the casual poor, disadvantaged groups, or, in a word, populations that are in reality **surviving** rather than developing through self-employment.

This distinction can be useful in contrasting the different clienteles or target groups for both national and donor interventions in the informal sector. It is in no way intended, however, to suggest that there is no movement between the two segments. Moreover, this rough guide to approaching the existing differentiation within the sector is no substitute for a rigorous analysis of the nature of the particular local context of the informal sector prior to any specific development or intervention.

Need for Care in Interpretation of Present Data

In addition to the need for careful analysis of the nature of the particular informal sector where some impact from schooling or training is expected to take place, the study also highlights the need for further examination of many of the regional and global macro-economic trends affecting interventions in the informal sector.

The study is based on a large and continually expanding literature, as can be seen from the bibliography. Our data base is, nevertheless, one which has limitations in terms of both coverage and methodology. A large number of our illustrations are taken from countries, such as those in Commonwealth Africa, where English is the language of wider communication. Even though our team can work in French, Spanish and Portuguese, we have tended in several other regions, e.g. francophone Africa or South and Central America, to point the reader to work that is available in English. However, our associates in India and Chile have certainly drawn on materials in languages other than English, and their studies have influenced very directly our present work We would still want to acknowledge that our findings and the large number of case studies we have quoted from have been drawn more from countries where English is a first international language than from the Arab world, francophone Africa or Latin America.

Moreover, many projects, programmes and theories to which we refer may have been originally analysed or interpreted without a specific informal sector target. They may have been concerned to make a more general point about vocational schooling, or the labour market. As a result, we have sometimes been forced to infer about the likely informal sector impact of programmes that have been designed without an explicit informal sector focus. In extrapolating from more general programmes their relevance for the informal sector, we have on occasions been deducing the likely results of policies and of research that were not designed or executed with the informal sector principally in mind.

Considerable attention in the OECD countries (and in some developing countries such as South Africa) has been focused recently on the effects of new technologies on economic structures. The implications of such debates, and the realities behind them, for the development of policies regarding the informal sector in the developing world are as yet largely unconsidered. This too is a major research priority.

The need for further evidence on a wide range of the issues this report considers leads us often to a formulation of questions that must be addressed prior to interventions rather than to strong recommendations for action.

Formal Education

The central issue in curriculum development world-wide is the balance between academic and vocational subjects. Recent years have seen a strong "back to basics" call which stresses the need to build education for all on a firm foundation of literacy, numeracy and science and technology. This eminently sensible call, however, has been accompanied in some quarters by criticisms of vocational education in the basic cycle that are of questionable relevance to the wide range of cases to which they are applied. At the same time, governments faced with the apparent failure of articulation between academic schooling and work have looked for an answer through some degree of vocational input. How a general education can be constructed that takes account of both global experience and local reality remains the central issue here.

One problem with such a debate in relation to the informal sector is that the evidence and logic marshalled in defence of both academic and vocational education are predicated upon the traditional vocation of the school to prepare its charges for the formal sector. The attempt to take account of new labour market realities is something to which the growing call for enterprise education and different versions of a general education appear to be well suited. However, our research suggests that here too the debate is far from concluded.

Curriculum matters are often those most eagerly debated. However, we argue that they cannot be considered without reference to a variety of other issues regarding the governance of education. Curriculum change is a highly challenging process, and issues such as the attitudinal and technical preparation of teachers to deal with new materials and methodologies must be accorded considerable priority. This issue, furthermore, cannot be divorced from the debate surrounding the pursuit of cost-effectiveness in education. The complex relationship between factors such as class size, teacher salary, teacher attitudes and curriculum implementation at the classroom level appears to be in need of further exploration in the context of making formal education a better preparation for the informal sector.

Post- and out-of-School Training

At the time that the informal sector debate first appeared there was considerable interest in nonformal educational innovations and possible 'delivery systems'. There is a need to reconsider the role and relevance of the highly diversified field of nonformal education in the many plans preparing for the informal sector in the very different context of the 1990s. One of the principal lessons of the earlier era of interest in nonformal education is that it not be construed as an inferior opportunity to formal education. Today's schemes of nonformal education for the informal sector are anxious to stress that such provision is as demanding or even more demanding than the traditional pathways. And it is frequently emphasised that the rewards of entrepreneurial self-employment may well be greater than finding an apparently secure job in the formal sector.

As with the formal education system, the national training system was traditionally little concerned with the informal sector. However, pressures towards a greater role for market forces have combined with the new recognition of the size and strength of the informal sector to bring about a reappraisal of the possibility of a link. Here too there are more questions than answers at the present moment.

The push towards a greater market role in training may be expected to lead to a reduction in the rigidities and over-capacity that have sometimes characterised the state-run vocational training institutes (VTIs). Nonetheless, we believe that there is a danger in overstressing the ability and willingness of proprietary (for profit) training or private enterprise to provide training that is optimal for either the firm or the economy as a whole. The problematic experience of the role and limitations of private sector training initiatives in the U.K. is just one of many reasons for caution. In the small, fragile state-dominated economies of much of the South (and indeed of the new countries of Eastern Europe and of the former Soviet Union), fears about the ability of the private sector appear even better founded. The suitable model of training provision for each country cannot be read off a single blueprint for greater market orientation, but must be a judicious blend based on local and global realities.

The likely trend towards reduced state involvement in training provision is unlikely in most cases to lead to a complete withering away of state VTIs. The current existence of such institutions *per se* is likely to help secure their future existence. However, debate is intensifying regarding the nature of the VTI of the future. There is considerable pressure on VTIs to reorient themselves to the needs of the informal sector. Nonetheless, as with formal education systems there are a complex series of questions arising with respect to their ability to achieve such a reorientation. Furthermore, as with formal schools, there is certain to remain an influential role for state training institutions to prepare small but significant numbers for the formal sector.

Considerable attention has been focused on the issue of enterprise in VTIs. Here too, there is a need for further investigation of the theoretical claims made and the implications in terms of implementation.

In many countries training systems in rural and urban areas have had very different characteristics. Formal training in the urban areas was for urban-based, formal sector employment. In the rural areas, however, much training provision was explicitly aimed at developing better artisans and agriculturalists as part of a promotion of rural development. There is a clear danger in such differentiated systems that one form of training (rural) will be seen as inferior, especially if it runs counter to the aspirations of the clientele. Thus there has been an increasing tendency for the less formal rural employment-oriented training provision in the countryside to take on the characteristics of urban training systems. One of the major issues in planning a national training system remains the question of how to provide rural-based training facilities which are appropriate to the likely labour market destinations of their clientele, yet are not, nor are seen to be, inferior to that form of provision which obtains in urban areas. In reality, this challenge is inseparable from the question of raising agricultural prices and farm incomes, and the development in consequence of small but dynamic enterprises in rural centres and rural towns.

As well as initial skills training provided by the state, many countries have had significant traditions of proprietary and NGO training provision. Often promising developments within these have been brought within the state system. However, the current trend appears to be in the opposite direction, with the state ceding responsibility for provision back to NGOs in favour of a regulatory function. The organisation and operation of these new dispensations is another key issue. Many of the most successful of such NGO programmes built their success on a reputation for targetting those in the lower segments of the informal sector and preparing them to compete successfully for formal sector employment. It is less clear, however, in some cases whether these programmes can really be successful in preparing individuals for sustainable self-employment. This is an issue which has up till now attracted insufficient attention. This situation is in urgent need of rectification given the increased importance attached to such programmes, and the pressure for innovative NGO programmes to be scaled up from a local to a national coverage.

On-the-Job Training

Important though they are, the above questions are concerned with a small fraction of those who acquire skills for either wage or self-employment. The current stress on the market and the considerable evidence regarding the vitality of enterprise based training have led to a widespread belief in the superiority of this mode of training. Nonetheless, on-the-job training is not unproblematic. For the formal sector, we have already questioned its performance in the U.K. and its potential elsewhere. Indeed, whether such training takes place in formal or informal enterprises there is a serious issue regarding the level of trade theory that should be required, and how it should be delivered. In both formal and informal sectors the ability of producers to make sense of technological change and adapt their production and training successfully is far from assured.

It is difficult to see how interventions in formal sector enterprise based training can be arranged to have a direct impact on the informal sector. Whilst there is considerable technological diffusion and movement of labour from formal to informal, through a variety of mechanisms, these remain highly complex and poorly understood. It is difficult to plan for a situation which involves experienced formal sector labour transferring to self-employment perhaps after fifteen or twenty years' experience. It is likely, therefore, that changes in formal sector training will be directed at the needs of that sector alone.

Whilst interventions in enterprise based training within the informal sector itself can hope to have a more direct impact, they are still not without problems. It should not be assumed that because such training takes place within the informal sector that it is unorganised. In some regions the existing systems of training within the informal sector are in reality highly formalised. One of the many strengths of such provision is its degree of self-reliance. External interventions run the risk of destroying this. Nevertheless, there do appear to be areas (e.g. technology, trade theory and marketing) in which informal sector training could be enhanced. The central question, therefore, is how such interventions can be devised in such a way as to build on the existing strengths of the sector. A further issue of considerable importance concerns the type of agency best suited for such interventions.

Women in the Informal Sector

There are many reasons why a consideration of the education and training needs of the informal sector cannot take place without an examination of the particular role of women in this type of work. Women are more likely to be found in the informal rather than formal sector, and they are more likely to appear at the lower and less profitable levels of the informal sector. Formal education and training systems have tended to disadvantage rather than empower women, whilst many nonformal systems have tended to treat their position in society as unproblematic, and so to reinforce their subordination.

In all the reform processes outlined above the debates must take on a gender dimension. The gender differentiated impact of many of the existing programmes discussed in this report have not yet been adequately addressed. Similarly, many of the proposed reforms are gender blind. In the current preoccupation with the informal sector, it cannot simply be assumed that women will be the first to benefit from new opportunities. Despite their dominant, numerical role in the lower reaches of the sector, new opportunities for development could easily pass them by.

Non-Trade-Training Needs of the Informal Sector

This report has been concerned with the ways in which education and training do presently and can in the future prepare individuals for sustainable informal sector activities. However, education and training are far from the only possible interventions. There has been considerable debate surrounding the possible identification of a single best intervention from the many factors that are not directly related to education and training. These would include low cost credit, new and improved technologies, and a whole host of factors linked to what has been called the enabling environment for micro-enterprise. In keeping with the rest of this report we do not find in favour of such an approach. Rather, there seems to be much to commend an approach which seeks to identify the specific needs of the specific target group in the specific context. Nevertheless, such contextualising should be informed by international experience both with particular inputs and with packages. A great deal has been learnt about the operation of low cost credit schemes, technology upgrading, and about formalising the location of the informal sector. But here too the quantity and quality of relevant and available policy conclusions are still insufficient at present.

There may well be circumstances in which all that is required is a single input, such as credit or technology. However, real life is frequently more complicated. The argument that a single-focus agency is a more efficient provider of a service than a multiple-focus agency should not be lost sight of. In the light of this there appears to be a strong case for the development of strategic alliances of agencies possessing expertise in various aspects of an overall package rather than the present situation in which countless small initiatives are scattered across the informal sector. Major issues remain to be resolved, however. These include the question of who will be involved in such alliances and who will coordinate them. Here attitudes may be as significant as aptitudes. Where such alliances are constructed another major question will be concerned with the sequencing of the different interventions.

We have talked about packages of interventions. However, recent concern with the concept of an enabling environment is also of relevance here. In certain cases the biggest difficulty faced by informal sector actors is a working context which is strongly disabling. Nonetheless, even in such cases it is likely that the development of an enabling environment would be a necessary rather than a sufficient condition in the development of a sustainable self-employment niche. Such an enabling environment may best be seen as creating the context for the successful implementation of a package of interventions. Increasingly such a package will be seen to draw on inputs from education and training systems as well as from non-education and training resources. Such a development will tend to be successful only to the extent that it resonates directly with innovations and initiatives from within the informal sector itself, and is thus a formal sector support and an adding of value to a direction that has already been taken by a sector that has never expected or waited for formal sector assistance.

CHAPTER ONE

RATIONALE AND STRUCTURE OF THE REPORT

> A web of institutional arrangements will be needed to give support to communities and individuals who generate their own employment. Local government structures and financial institutions will have an important facilitative role to play in this. However, appropriate education and training should become available to such people WHICH IS ACCREDITED within the national system (ANC/COSATU 1993:10 emphasis in the original).

Since March 1990 when the World Conference on Education for All was convened, there has been more attention both from national governments and from donors to the entitlement of all children and adults to have access to **basic education**. Concurrently, there has been arguably more national and international interest in **training policies** than at any time in the last two decades (ILO, 1993). Equally, policy-makers in both industrialised and developing countries have been looking recently at the scope for more **productive employment and self-employment.** Although there have not been World Conferences on Employment or on Training for All in this period, there is no doubt that these three items (Education, Training and Employment/Self-employment) have converged more closely in the thinking and writing of policy-makers in the early 1990s than ever before. This is understandable, and can be related to several widely shared concerns, especially in the countries of the developing world which are the focus of this study.

First, the enthusiasm to consider the rights of Education for All (EFA) has been remarkable. As a result of the visibility of the concerns for EFA, many donors and national governments now understand more about their existing achievements in, and commitments to, basic education, and in many cases they have taken bold steps to implement EFA. However, the documentation for the World Conference at Jomtien had very little to say about the work and employment consequences of moving towards EFA. If a nation did strive to provide 'universal access to, and completion of, primary education' and if it sought to secure a real 'improvement in learning achievement' (WCEFA 1990), would that translate into more productive work? Would expenditure on basic schooling and literacy somehow translate into a better, more productive workforce? Many such questions began to be asked about the extended investments in education that the great Jomtien Conference had encouraged.

Second, increasing attention has been given to technical and vocational education and training (TVET) in the last several years. Some of this interest has certainly been due to both popular and political convictions that TVET should be able to assist in the transition from schools to work. In both OECD countries and in the developing world, policy-makers and analysts have been aware that there is no single, most obvious modality for TVET, and hence there has been very considerable debate about what forms of TVET might be most appropriate in different settings. Should TVET be provided in schools (within the basic education cycle), or in dedicated training centres, or in the enterprises themselves, whether large or small? What is clear from the research on comparative

TVET is that there is no single 'best practice' in provision of vocational training either in the OECD countries or in the developing regions of the world (King 1994a). As Caillods (1993: 5) has put it: 'In fact, most countries - except perhaps the least developed ones - have evolved mixed systems where state vocational and technical schools exist alongside private schools, vocational training centres and industry-based training.'

Finally, very substantial concerns about the world of employment and work have also contributed to some convergence of thought amongst those planning the improvement of education, of training, and of the labour market situation. Especially in the poorer countries of the world, where structural adjustment programmes have been affecting the security of employment even in the once favoured formal sector of the economy, analysts have had to recognise that so far from expanding, this modern sector may actually be contracting. This is clearly not the case in many of the Latin American states but in Africa, for example, governments have had to acknowledge that the public service can no longer be the employer of last resort - not even for university graduates. Indeed, in some states, such as Ghana, it has been precisely from the public sector that many thousands have been laid off as a result of structural adjustment constraints (King 1993; World Bank 1990). In several Eastern European states also and in the countries of the former Soviet Union, there is already selective evidence of massive shedding of labour from public sector concerns, and there are indications that there may well be much more dramatic layoffs once the large public enterprises of Russia and other states face the implications of the market economy and of international competition.

Into this complex equation in which basic education, three years after Jomtien, is still under donor and national pressure rapidly to expand (UNESCO 1993), technical training is registering a knock-on effect from ever larger school numbers, and yet the formal sector of the economy is scarcely expanding and may even be shrinking, it is not difficult to explain the re-emergence on the political agenda of self-employment and the informal sector. This is especially the case in the low income agricultural economies. But unlike the early 1970s when the concept of the informal sector was first used and then became the subject of many studies and projects (frequently externally-funded and executed), it is now viewed as a much more significant object of policy. Planners and policy analysts from several different ministries now recognise that the informal sector is no longer a residual category, referred to in passing in the urban labour force statistics, but its development has become a mainstream objective of several ministries. Even in South Africa where it would be understandable if the education, training and employment agendas were concerned with access for the majority to those levels of the formal sector from which they were excluded, it is no accident that the African National Congress and the Congress of South African Trade Unions have also flagged the role of self-employment in the economy, as was noted in the quotation right at the outset of this chapter.

This study starts from this very conspicuous policy consensus about the potentially valuable relationships amongst education, training and self-employment. It notes that the policy constituency in developing countries as well as in the donor agencies is looking at new roles for self-employment, micro-enterprise and the informal sector, but is doing so from many different perspectives. Thus education planners and curriculum developers are being asked to develop school-based procedures that will encourage a self-employment or 'enterprise' orientation amongst whole cohorts at primary, secondary and even university level. The same is true of national systems of technical and vocational education and training. Directors of vocational training institutes (VTIs) and Ministries of Labour, for instance, are being asked to marry their traditional technical and vocational training with new approaches to commercial and business skills (ILO 1993). Equally in Ministries of Commerce and Industry, the concern is now no longer exclusively with the so-called modern sector in the industrial areas of the capital city and the largest provincial cities. It is now increasingly with small enterprise development mechanisms, new credit arrangements, and with new political pressures to create an enabling environment for micro-enterprise that ministers are being asked to deal.

It will become clear that it is particularly in the low income agricultural economies of Africa, and in parts of Asia and Latin America that this renewed interest in self-employment and the informal sector has been most marked. Arguably many of these countries are further removed now from incorporation into the global economy of the major industrialised centres than they were in the early 1960s. The combination of a low knowledge base in science and technology, a continuing reliance upon traditional export commodities, and growth opportunities restricted by debt burdens and structural adjustment has meant that many such countries have had to recognise that their 'modern sector' was far from modern, and was not going to prove the engine of growth for their expanding populations. Politicians in these countries have had to acknowledge that the bulk of their people have always generated their own employment, and would do so for the foreseeable future. In fact, much of what is discussed in this book stems from a recognition of the implications for education and training policy of this basic admission. In many ways it has proved a painful admission - that the very institutions (the school and the vocational training system) which were developed to assist in the transition to modern jobs in a modern economy should now be asked to do something substantial for what was once thought of, dismissively, as the traditional sector of the economy.

However, quite suddenly, as in the title of this report, Education and Training for the Informal Sector, self-employment is back on the agenda, not just of national governments, but of the many agencies, bilateral, multilateral and non-governmental, that are assisting them. And though it sounds a straightforward, logical and rather appealing concept, it covers a highly complex set of policy and programme options. In the first set of these the focus could be on the role of the formal education system in affecting self-employment.

i. **EDUCATION** and training for the informal sector

By emphasising the potential role of education in its relation to the informal sector, a whole range of possibilities come into play. Intervention could be at any **level** of the formal education system, from primary school to post-graduate course, or through any of the nonformal education programmes (NFE). It could also involve **explicit** messages concerning self-employment through tailor-made curricula about enterprise, business studies, commerce etc. Or equally it could be argued that preparation for the world of self-employment need not be explicit; rather, care should be taken simply to ensure that the basic skills of literacy, numeracy and science are in place. These would provide the best foundation, whether for employment or self-employment. As a further alternative, it could be argued that a stress on the development of personal and social skills, along with career counselling, in formal or nonformal education programmes, would offer an equally sound orientation for eventual self-employment. Young people can then turn to the workplace with a confidence in themselves and a realism about the labour market, whether they become employees or have to start out on their own.

These options make very different assumptions about what should be done in schools and in NFE programmes about this logic of eventual self-employment. But most approaches converge on the conviction that good quality education, whatever the curricula, will **add value** to later employment or self-employment.

ii. Education and **TRAINING** for the informal sector

By putting the emphasis upon **training** for the informal sector, the number of policy options is even more numerous. Training could be located in specialised technical streams of mainline schools. It could also be provided through a system of free-standing vocational training institutes. It might also be community based and organised by an NGO. Often this is really a nonformal alternative to the formal training system. Or it could be acquired through direct exposure to industry, with 'dual systems' of release to acquire the theory of the trade at college. Equally, training could be situated entirely within industry, whether large, small or micro-enterprise, and either through formal mechanisms such as apprenticeship systems or through training on the job. Again, as with the education options, these training alternatives can focus on the technical content of skills to be deployed in work, or they can add the dimension of business preparation to the traditional craft skills.

iii. Education and training for the **INFORMAL SECTOR**

By putting the stress on the **informal sector itself** rather than on school-based or institution-based policies of preparation, we are pointing to the fact that there are many options for the development of this sector that frankly pay little attention to either education or training outside the enterprise. They emphasise the importance of **enterprise-based training** which we have just mentioned but they go much further than the provision of education and training programmes to identify the real levers for informal sector development as lying elsewhere. These could involve credit, technology support, infrastructural improvement, and all the other elements that are included in the notion of an 'enabling environment' for micro-enterprise development.

THE APPROACH TO THIS STUDY: AVOIDING SINGLE FACTOR EXPLANATIONS AND SINGLE BEST APPROACHES

Having briefly indicated the range of possible institutional locations for supporting the informal sector, we should indicate that the approach adopted in this study has not been to try and identify or isolate the single best policy option. A review of the evidence would suggest that the questions about informal sector support are not going to be resolved by further debate about whether efforts should be focused on one kind of education or training element rather than on another. In our view, there has already been too much research that has focused on a single expression of a very complex system or process, and has drawn conclusions about the effectiveness of that single mode not only for the particular country where it was originally studied but also more widely.

This has happened with the debates about 'diversified secondary education', as the World Bank has termed those secondary schools with some degree of orientation towards more vocational subjects. It has happened also with the controversies over the 'vocational school' as in the many discussions of the 'vocational school fallacy'. It has also happened with many specific elements, such as particular credit approaches or 'appropriate technology' options that have at times been thought to work well in facilitating small scale enterprise. Our own judgement is that many of these single factor approaches are misleading. They are particularly likely, once identified as promising, to be lifted out of their original cultural context and applied to fundamentally different situations.

By contrast, we would be tempted to argue that there is no such thing as '**the** vocational school', '**the** diversified school', '**the** traditional apprenticeship', **the** dual system' or '**the** Grameen Bank' credit approach. These particular expressions of training or credit have not been constant over time, but in their different, original, social and cultural settings have developed and changed often quite fundamentally. And even within a single country, the vocational school at the end of the colonial period in, say, the Gold Coast may have almost no connection with vocational schooling in Ghana today.

This search for 'good practice' or for single elements that 'work' or 'don't work' is understandable, and is peculiarly common amongst external donors who are tempted to place their moneys in situations that will have the maximum impact. But we suspect that the very idea of a search for the single item that might make the most impact on the informal sector is a mirage. Similarly, the identification of a particular approach to technical and vocational education and training, such as Germany's dual system, as something that might be adopted or followed elsewhere is likely to be a perilous undertaking. For one thing, the 'dual system' in Germany is intimately connected with a particular history of enterprises, and of highly selective schooling (Boehm 1994). It is a social construct from a very particular society. Its essential elements, such as a widespread company commitment towards training as a long term investment can of course be identified, but transplanting that notion of a dual system into a different culture of enterprise and of education will not necessarily produce anything like the process that currently operates in Germany. As Caillods has argued: 'All of these [original] conditions are not met in many developed countries, and are even less so in most developing countries' (Caillods 1993: 4).

We would argue also that there is, as a corollary, no such thing as '**the** traditional apprenticeship system'. There is of course a very dynamic form of local apprenticeship in Ghana and in Nigeria, and in several other countries of both Francophone and Anglophone West Africa, but the danger of using terms like 'traditional African apprenticeship' is precisely that they suggest that there may be an institutional similarity in something called apprenticeship amongst some 50 nations in the continent. The truth of the matter is that there is nothing remotely resembling the formality of the Ghanaian or Nigerian local apprenticeship in the majority of East, Central and Southern African states, and in Latin America the concept (although not the reality) of informal sector apprenticeship is even less visible.

A PREFERENCE FOR MULTIPLE FACTOR APPROACHES AND FOR CHANGING PATHWAYS RATHER THAN SINGLE ROUTES

i. The Character of the Interventions

In what follows, the aim has been to illustrate a whole range of interventions, in schools, in nonformal education, in training systems, and in the world of work itself, that are expected to make some impact on attitudes and expertise relevant to the informal sector. Some of these now have a ten or twenty year history behind them, while others are only two or three years old. Most of these illustrations seek to show the kind of thing that national governments, donors and non-governmental organisations (NGOs) are encouraging in different settings, in order to make some impact on the informal sector or on self-employment.

In the majority of cases, what are being described are **interventions in the formal sector that are intended to affect the informal sector**. In other words, these innovations are at one remove from the informal sector itself, being located either in the education system or in the vocational training system. This particular strategy is worth underlining for it suggests that, in the eyes of the innovators, the formal system (both schools and VTIs) can and should be manipulated to direct young people towards a fundamentally different constituency than its traditional one (further education and the modern sector of the economy). Historically, the informal sector emerged on the margins of the formal industrial system, and, in educational terms, it could be said that those who found themselves obliged to be self-employed were often those whom the formal school system had rejected, either through lack of space, finance or ability. In other words, the formal education system had helped to form the informal sector only in this sense of excluding those who then turned to self-employment. The formal education system's traditional mission was to facilitate progress through higher levels of education and training to attain a formal sector job.

In many cases what is now being attempted via the formal education and training systems is the achievement of an impact that is at odds with this traditional mission of these particular institutions. A whole sector that has in some sense been formed because its participants had conspicuously failed to progress higher in school and formal training is now being targetted for those who have not failed, but who are regular students and trainees in schools, training centres and colleges. The intention is that those with high levels of education and training should consider choosing self-employment and the informal sector as a possible destination of first rather than last resort. The required change of institutional priorities resulting from this perspective is quite a tall order for the system and it implies a major shift in the culture of formal sector institutions as well as a new image for self-employment.

ii. Planning for what was Traditionally Unplanned

The other challenge in the present task is that in looking at pathways to self-employment and into the informal sector we are now talking of the potential contributions of education and of training to the process of becoming self-employed. This relationship is quite explicit in the title of the Report: Education and Training for the Informal Sector. However, the majority of the present occupants of the informal sector have in no sense been formed by deliberate programmes of education and training.

It has nonetheless begun to be quite common to see analyses of micro-enterprise development in the informal sector that now pay a good deal more attention to the role of formal education but often stress the lack of formal vocational training. In a not untypical comment, a World Bank team have, for instance, asserted that:

> Expansion and improvement of basic education is arguably the most important contributor to rural and informal sector productivity (Adams et al. 1992).

This argument derives from research on existing informal sector workers which has looked at levels of education in the sector, and has drawn conclusions about their differential impact on entering informal sector trades, and developing successful micro-enterprises:

> Education is critical in assisting entrance of job seekers to attractive activities. Education enhances success within micro-enterprises in these activities. Indeed primary or higher levels of education are often essential for those who wish to become an apprentice in these relatively attractive occupations (World Bank 1992: 93).

But the same is true of much else that is written about pathways into self-employment and the informal sector; it is commenting on workers who have reached their current positions without receiving any programme that was specifically designed 'for the informal sector', and it is deducing, retrospectively, how much (or very often how little) education and training they actually received, and what its influence may have been in entering their particular line of work.

By contrast today there are whole programmes of governments, donors and NGOs that are framed around the notion of explicit preparation for the informal sector in general education systems, nonformal education programmes, and in vocational training institutions, and these are paralleled by many reports and studies that also examine such targetted preparation. Just one example among many would be Hoppers' The Promotion of Self-Employment in Education and Training Institutions: Perspectives in East and Southern Africa (ILO 1992). In other words, organisations are increasingly seeking to plan for what was earlier allowed to happen without any planning or intervention.

iii. Routes and Pathways to the Informal Sector

After examining, in the chapters that follow, some of these many large and small-scale interventions in schools and training institutions and in the workplace itself, we proceed to look at what are some of the combinations of education, training and work experience that seem to illustrate current pathways to work. In general, these routes are based on studies of workers who have not benefitted from tailored programmes **for** self-employment. This is understandable for in many cases, the innovations towards self-employment are too recent or have affected too few people to have begun to have an impact. In other cases, these policies appear to be in place, for they figure prominently in Education Commissions or in the conclusions of major agency conference documents, but at the level of the schools, VTIs or the labour market itself, they may be scarcely visible. This caution should be borne in mind when we reach the appropriate section.

We stress the diversity of these pathways to self-employment, for the same reasons as Caillods has summarised for pathways towards employment:

> Such surveys carried out in developed and in developing countries consistently show that there is not one single way of acceding to skilled occupations: workers and employees acquire their skills in a variety of ways, through on-the-job training and experience, through short training courses in enterprises, vocational centres, or private institutions (Caillods 1993: 3).

Although much less work has been done on routes to self-employment than on employment, we suspect that the diversity is even more marked in terms of routes to the former, since the world of self-employment and of the informal sector is itself so varied.

iv. What Kind of Self-Employment in what Kind of Informal Sector are we Talking About?

Running through this study, there is a rather fundamental distinction being drawn between at least two main styles or experiences of self-employment and of the informal sector. It is worth highlighting these now, for in the literature on this topic it is possible to detect these two strains running through the debates, though in many cases no distinctions are made, and the informal sector and self-employment are described as if it is obvious that a homogeneous sector is being referred to.

One basic distinction that appears in many different accounts of the informal sector is what King (1980) called **subsistence self-employment** versus **entrepreneurship self-employment** more than 12 years ago. This is sometimes described as the difference between the upper echelons or the upper tier of the informal sector where the self-employed may be thought of as micro-entrepreneurs and the much larger, lower reaches or lower tier of the self-employed, where they may also be termed the casual poor, disadvantaged groups, or, in a word, populations that are **surviving** rather than developing through self-employment. It is very important to be clear which group is being discussed at any time, for the umbrella term 'self-employment' can cover a whole range of different economic fortunes. But in making this division, we of course do not intend to suggest that there is something static about the situation of those who can broadly be classified in this way. Clearly, there are many examples of individuals who have emerged from subsistence self-employment to become dramatically successful entrepreneurs. And on the other side there are individual firms which have moved from looking entrepreneurial to being on the point of collapse. The following illustration from a World Bank document, however, makes a distinction which is often left quite unclear in other discussions:

> In the lower tier of the urban informal sector, market saturation in stagnant economies can impede successful entry into self-employment. The establishment or expansion of more productive, upper-tier enterprises can be severely constrained by lack of access to credit and raw materials, or by excessive government licensing and regulations (Adams et al. 1992).

The importance of this rough distinction is crucial to the images of self-employment that are projected by the different agencies concerned to intervene in the sector. As a broad generalisation it may be argued that the representation of the informal sector in the minds of many bilateral and multilateral agencies is that of the upper tier. Here, it is hoped that dynamic micro-entrepreneurs will be found who may even 'graduate' from the informal sector to become the next generation of local businessmen operating in the modern sector. The images here are of successful competition, business skills, individualism and dynamism. These are also the objectives that drive the current sponsors of entrepreneurship development programmes. In this connection it is commonplace to hear Loucks' distinction within the world of the self-employed: 'while all entrepreneurs are self-employed, all self-employed are not entrepreneurs' (Loucks in Mburugu 1993:1).

To an extent, a version of this dynamic, self-reliant informal sector is what also now gets put across in many schools and colleges. Clearly, there is little to be gained by rural or poor urban schools emphasising that their task is to keep children where they are, down on the farm or in the urban slums. Consequently, schools stress the potential of self-employment for making money, - as much or more than by getting a regular job. A primary school text in Kenya, for example, exhorts pupils as follows:

> In other words when you finish school, the question should not be WHO WILL EMPLOY ME BUT HOW WILL I EMPLOY MYSELF? In many cases, you will find that self-employment is more paying than being employed by another person (Gatama 1986: 66).

Meanwhile in Nigeria, advertisements aimed at university graduates urge them to reconsider their old ideas: 'Self-employment for a secure future!' 'Be your own boss - be self-employed!' (King 1990a:17).

This preference for focusing on the upper tier with its image of rugged individualism is not universal amongst the agencies concerned with the informal sector. In particular, non-governmental organisations (NGOs) often have hesitations about using their funds for projects that help just a few individuals to succeed, by escaping from poverty and becoming small scale capitalists. Their tendency, powerfully supported in Christian NGOs by an ethic that focuses on the development of the group or the community, is to emphasise various schemes for cooperative or collaborative growth. Their charter and mission are much more likely to mean they will target the poorest of the poor (cf. The Catholic Church's 'Option for the Poor'), and will explore ways that will allow more income to be generated by them, through better technologies, group savings schemes, new skills etc. etc.. In some countries, e.g. India, this focus on the group is also a response to a perception that the state is already providing preferential treatment to the more upwardly mobile individual entrepreneurs through small scale and micro-enterprise policies (D'Souza and Thomas 1993). A recent evaluation of NGO activities in India makes the point about their group focus:

> NGOs in India have concentrated their energies on raising the economic and social status of the poor by creating village level groups or associations. Group formation has become something of a creed for Indian NGOs, with the aim of promoting collective solidarity and to ensure that benefits arising from development interventions are targetted more effectively (Robinson 1991: 121-2).

Within the community of the poor, there has often been a particular focus on women, and frequently NGOs are involved in schemes that seek to generate more income and better working conditions for self-employed women. This is particularly because it is women who find themselves undertaking much of the most casual, lowest skill and least rewarded activities in the informal sector, as will be clear in a later chapter.

Generally in this chapter and throughout the following chapters, we have divided the informal sector broadly into subsistence and enterprise sub-sectors. However, we would just want to enter here a caveat about our distinction. We would wish to stress that not all micro-entrepreneurs must be considered informal sector actors. In India, for example, it appears that many of the successful micro-entrepreneurs being developed by Enterprise Development Institutes (EDIs) are university graduates. It can be argued that many of these entrepreneurs are only informal in the sense of size, and are clearly modern sector in their orientation. A similar third category of what might be termed **modern sector enterprise self-employment** can be detected in many other countries. But this group will not be the focus of this study.

TWO GROUPS OF PATHWAYS FOR TWO TIERS OF THE SELF-EMPLOYED?

Even this rather basic division between survival self-employment and entrepreneurship self-employment means that the kinds of combinations of education, training and experience we were referring to earlier need to be adjusted to take account of these diverse situations. Thus as one end of the spectrum of self-employment, it may be the case that parents and students are beginning to think that formal training in business skills is quite a relevant addition to a full secondary education or a university degree. Hence a pathway may be constructed that builds upon a complete secondary or further education. Meanwhile, at the other end of the spectrum, the idea of even a full secondary education - let alone university - would be a luxury. Here the pathway would consist of a minimum of basic education, but followed, at best, by on-the-job training, since there would be little or no money to acquire off-the-job training, unless an NGO was operating in the vicinity.

We shall go into these routes and pathways in more detail later on, but here it is necessary simply to re-emphasise our earlier point that there can be no single royal road to self-employment. Entrepreneurship development courses offered in VTIs to those who have completed secondary school cannot by definition have any impact upon the subsistence self-employed, since they will already have had to quit the formal education system years before. As a corollary, interventions for disadvantaged groups may well involve multiple elements, since these may be needed to compensate for a poor self-image associated with minimum schooling and precarious literacy.

METHODS AND CASE STUDIES IN INFORMAL SECTOR DEVELOPMENT

We have already insisted that initiatives for self-employment and informal sector development do not emerge as elements that can be easily isolated from a particular social, cultural and economic context. Innovations for the poor or for micro-entrepreneurs cannot readily be lifted from one cultural context and be grafted on to a fundamentally different institutional situation. It is for this reason that an integral part of this present research and analysis has been a series of four case studies, from India, East Africa (Kenya), West Africa (Ghana), and Chile. These make it possible to see how the notion of the informal sector relates to different traditions of schooling, training, and industry that are each themselves changing as a result of political and economic shifts at the country and regional levels.

Perhaps the changes in Chile have been the most dramatic. There the shift from authoritarian to democratic rule has altered the role of NGOs, it has introduced, since 1990, major changes in some of the poorest schools (Guttman 1993), but it has proved much less easy to change the character of training in industry and commerce, given the wider patterns of industrial restructuring in Latin America and their implications for labour utilisation. But there is a paradox about the role of the informal sector in Chile: at one level, the informal sector is clearly an important part of the economy as it is in many other Latin American countries. At another level, the informal sector is almost invisible as far as government policy is concerned (Messina 1993). The emphasis is much more on modern export-oriented industry whether large or small scale. The economic model, as a consequence, is much less concerned with accepting and dynamising the informal sector than with learning from other dramatically successful exporting countries such as Korea. Chile is by no means unique in its attitude towards the informal sector, as can be seen in one of the most influential economic blue-prints for the region, Education and knowledge: basic pillars of changing production patterns with social equity (Economic Commission for Latin America and the Caribbean/OREALC 1992).

India, too, has had major changes in its thinking about education since the National Policy on Education (NPE) in 1986. Like many education commissions this emphasised the impact on wider national development goals of active and creative learning in schools, but, seven years later, research at the state level would indicate that 'there is little to suggest that existing institutions and structures have departed sufficiently from a long-standing quantitative orientation to allow realisation of the NPE 1986 policy idea of qualitative improvement of elementary education' (Dyer 1993: 17). This is a caution about the speed with which innovations in schools can be implemented, let alone have their intended effect on the labour market. More specifically within the India case study, there is very powerful evidence of the resistance that can be encountered in the formal education and training system when ideas about using the school or vocational training systems for self-employment are brought up (D'Souza and Thomas 1993: 5; Awasthi 1993).

Kenya had sought radically to alter its basic schooling from as early as 1984, and it is relevant to this present report that the intended focus of change included a much greater emphasis on practical skills for orientation to self-employment. Here, too, some ten years later the case study reports that 'it is unlikely that the education system will provide directly employable skills to the students, unless a new approach in teaching is adopted' (Oketch 1993: 41). As in the schooling reforms, so in the more general policy reforms towards the informal sector, it has been argued that they have 'failed to go beyond intention', even though there are now persuasive policy documents in place (Assuncao 1993:14).

Finally, the case study from Ghana also comments on the attempt to include in the new school syllabus materials that can contribute directly to greater self-reliance and self-employment. Thus the very country that was the original site of the vocational school fallacy (which argued that school-based vocational education could not affect unemployment) was again, in this World-Bank supported educational reform, looking to schools for a significant contribution towards attitude formation for enterprise (Boeh-Ocansey1993). The Ghana case study, however, illustrates much more widely than the school context how many different institutions, from trade associations, technology units, to export promotion councils, are in a position actively to support (or undermine) initiatives for dynamic self employment development.

STRUCTURE OF THE REPORT

Chapters 2 to 4 examine in turn the three different sites for interventions aimed at the informal sector (formal and nonformal education, post school and out-of-school vocational training institutions, and the workplace or the enterprise itself). In chapter 5 we take special note of the problems faced by girls and women in entering forms of really productive self-employment, as opposed to situations in which the aims are barely an improvement upon subsistence or survival work in the informal sector.

In chapter 6 we turn to examine what are some of the other elements that are often associated with informal sector development. In general, these may be thought of as non-education or non-training-related interventions. They cover items such as credit, technology or the enabling environment. Clearly they need to be discussed; the impression might otherwise be given that education and training on their own could have a direct impact on informal sector development. Having reviewed the role of some of these principal non-education and non-training factors in the encouragement of self-employment, we return to the question of pathways that has been briefly touched upon above. We seek to illustrate ways of thinking about interventions in the informal sector that may take account of several quite distinct pathways.

A very significant part of the report is the bibliography. This draws together a substantial listing of materials from different case study countries, from donors and NGOs, and from research and policy centres working on small enterprise and its connections with education and training. It would be appropriate, however, at this point to underline the fact that we have drawn a good deal more on materials available in English than those in German, French, Spanish or Portuguese, and as a corollary many of our examples - but by no means all - are from countries that make use of English as a language of wider communication.

The bibliography is in some ways very specific to the title of our report. There is of course a great deal available in print on the informal sector; similarly there is a mass of material on education and vocational training. There is very much less work on education and training that actually makes some linkage to self-employment and the informal sector.

And the same would be true of the support services we examine in the last chapter. We have sought generally to identify those sources that are particularly concerned with the key relationships between education, work and other supportive interventions.

CHAPTER TWO

EDUCATION AND THE INFORMAL SECTOR

INTRODUCTION

In this chapter we shall consider how the formal education system does currently impact upon the informal sector, and how in future it might have greater influence. As was argued above, the formal education system has been associated in the public mind with very different outcomes from those that have recently exercised policy makers concerned with the informal sector. Nonetheless, the reform processes in the formal education system can be of great relevance to the informal sector, even when they are not explicitly connected to the encouragement of self-employment.

Concerns about the lack of articulation between school and work have been a common theme of debates about educational reform in all countries where there has been a substantial amount of youth unemployment. Traditionally, the concern has been with how the education system could better prepare students for employment.

The 1980s saw a changing perspective towards education in many OECD countries. A realisation developed that education must be more relevant to the modern world of work in which problem-solving and flexibility in the face of technological change and intensified, global competition are the new desired attributes of the good worker. These tendencies have been accentuated in the early 1990s as the recession has raised levels of unemployment across the OECD countries. One response has been to emphasise quality across the education and training system, but to place particular emphasis on increased participation and quality improvement in the post-compulsory stages. Another has been to ensure that all pupils received some exposure to technological studies or work experience. Despite the renewed rise of youth unemployment, however, there has been little evidence of education and training systems reflecting the explicit kinds of self-employment agenda we have pointed to in developing countries, though there has been a rise of interest in enterprise education, as we shall see later.

In the developing countries, governments have long seen unemployment as a threat to the political system and have favoured a variety of interventions designed to reduce the gap between school and the world of work. This had, in many cases, led to programmes of vocational or 'diversified' education, supported often by external donors during the 1960s and 1970s, as well as to a whole range of post-school youth training schemes and national youth services. Such programmes, however, have come under scrutiny since the late 1970s and early 1980s from several external sources. But in particular, the World Bank, once the financial backer of many of the diversified and vocational school projects, has now largely rejected the in-school pattern of vocationalisation as costly and inefficient (Psacharopoulos and Loxley 1985; World Bank 1991a).

Many national governments in developing countries, however, have found it difficult to accept the conclusions of the Bank on the vocationalisation of schooling, and have continued to feel that the scale of youth unemployment required some degree of

vocational exposure for all young people. It has been pointed out (King 1990b, 1991b) that in many cases these World Bank and other agency-sponsored schemes for vocationalisation touched only a very small part of the secondary school population and were effectively therefore seen as pilot schemes. By contrast, many governments have moved in the 1980s and early 1990s away from the high cost pilot approach and towards a minimum amount of practical or vocational exposure for all:

> Government policies for school vocationalism may well commend themselves more when they are on offer across the whole of a relatively open access secondary [school] system, and also when the crisis in the formal economy has become only too evident (King 1990b: 101).

One of the enduring attractions for politicians of such vocational subjects, schools or streams has been the assumption that vocational skills acquired in school or training centre can point in two directions: they could be valuable both for future employees or as a means to create one's own work, in self employment.

In the sections that follow we shall consider the arguments regarding both 'strong' and 'weak' versions of vocational schooling and pre-vocational models, by which is meant the difference between the orientation to the vocational as part of general education (weak) and the heavy specialisation in the vocational in quite separate schools and streams (strong). Often, it has been a weak version of vocationalism that has been analysed critically, and arguably has been judged against performance criteria that would be more relevant for one of the stronger versions of the vocational.

In much of the debate about the vocational, the dual aims of preparation for employment and for self-employment are not always made explicit, though it has become increasingly common in recent years for national governments to pick out the contribution of technical and vocational skills to self- employment. Thus, it is now not difficult to find such aspirations in the aims of the basic cycle of education:

> In addition to the general subjects, the Junior Secondary School curriculum has been designed to provide opportunities for pupils to acquire basic pre-technical, pre-vocational, and basic life skills which will enable pupils to...appreciate the use of the hands as well as the mind and make them creative and self-employable (Republic of Ghana 1992:12)
>
> This *nine year* programme covering 6 years of primary education and the first 3 years of the two-tier secondary school system is to:... impart the rudiments of employment-creating skills at the JSS [Junior Secondary School] level where technical and vocational education is emphasised (Federal Republic of Nigeria 1992:3).

We shall also consider what is a relatively new trend in developing countries: Enterprise Education. This has emerged in the OECD countries as a response to their particular problems outlined above. We shall seek to examine the relevance of this initiative in the very different cultural contexts of the developing world. In addition we shall look briefly at some of the key dimensions of education that might have a direct or indirect bearing on self-employment; these would include career guidance, examinations, teacher attitudes, materials, and decentralisation strategies.

We start with the case against the vocationalisation of schools since it has attracted so much attention in some of the recent aid agency literature.

ARGUMENTS AGAINST VOCATIONALISATION

There has been considerable support for the argument that general education is superior to vocational education as a preparation for work. Amongst the strongest planks in the case against vocational education has been the so-called 'vocational school fallacy' (Foster 1968). Foster in his pioneering research in Ghana in the late 1950s stressed the rationality of African students and their parents in rejecting vocational education. In a context where the principal source of formal employment was the public sector, the highest premium would be on academic education. Foster argued that it was employment possibilities not curricula that determined aspirations. In such a situation, he suggested, it was academic education that was more truly 'vocational' - in the sense of preparing for a job in government. This argument initially found favour with the immediate post-independence African governments who saw vocational education in the light of their colonial experience, when it had been possible to characterise vocational education as some kind of inferior provision for Africans.

However, the validity of Foster's account today is less clear. Circumstances are very different (King 1994a). Many countries have much higher levels of primary (and secondary) enrolment than Ghana had in the late 1950s. Structural adjustment and the fiscal crisis of the state have in many countries reduced the levels of public-sector employment and its remuneration, and, even for the majority of secondary school leavers, employment in the modern sector of the economy is no longer likely. It is very doubtful that primary or secondary school leavers are any longer planning how to get the once 'safe' job of a clerk or a primary school teacher, for example.

There is a further argument against curriculum diversification towards vocational subjects, however. This is based on an evaluation of World Bank-supported attempts to diversify secondary education in Colombia and Tanzania. The findings suggested that the higher costs of such education were not reflected in higher returns at either the individual or societal levels (Psacharopoulos and Loxley 1985). This research appears to have led the Bank to conclude that several forms of 'vocationalisation' of education will suffer from the same problem. However, there have been serious reservations about both the original research and the subsequent generalisations. Jain (1991) has argued that Psacharopoulos's methodology and data can support a significantly different conclusion. Equally, it can be argued that this research is only applicable to one of a variety of modalities of school-based vocational education - what we have called the weak version (King 1987; 1994a).

A further strand of the criticism of vocationalisation strategies has focused on the failures of planning and implementation (Chisman 1987, Lauglo and Lillis 1988). Critics argue that the planning necessary for such strategies is highly complex. Therefore, they are seen to be beyond the capacity of weak ministries of education. These criticisms are important. However, though planning of institutionally-based vocational education and training (VET) is complex, Caillods has pointed out that it 'is much easier to organise, manage and control than any other system' (e.g. alternance training or the 'dual system' of Germany and several other countries)[Caillods, 1993: 4].

Even though we have implied that some of the basic criticisms of vocationalisation have been overstated or overgeneralised, we must acknowledge that there are many things to be criticised in the vocational and technical schools and streams. Martin Carnoy, in a very recent article (1993), captures some of the continuing problems faced by the vocational side of schooling. It is interesting to note that one aspect of his criticism (of Ivory Coast) relates to the absence of explicit orientations to self-employment:

> Although there are programs for almost every conceivable trade and skill, and although they are run under many different auspices, they (TVET programs) are startlingly similar: most teach skills in a way that emphasizes employment rather than self-employment, marketing is only taught in marketing programs, there is little follow-up or job-counselling support for graduates, the courses in many schools are long because they emphasize requirements for a certificate.....and they are uniformly expensive - especially public programs (p.14).

It is in fact rather common to find vocational education being blamed for its cost and lack of connectedness to occupations that are related to the vocational bias; it is much less common to hear of their being insufficiently attuned to self-employment. Perhaps one reason for this is that despite the rhetoric about the double benefits of vocational education (useful for employment and self-employment), it is not easy to move directly into self-employment, as this comment from a curriculum planner from Tanzania admits. The comment is all the more significant, coming, as it does, from a country that more than any other (from 1968 to 1990) sought to make even its primary school curriculum reflect a concern, particularly with rural self-employment:

> It is often rightfully claimed that vocationally trained young people should be able to create employment for themselves. This may be possible on rare occasions but, in many cases, the young people need a variety of predetermined projects they can take up, identify with or modify, according to their interests or needs (IFEP 1990: 237).

As was hinted above, a major complication of this debate is the lack of precision concerning definitions. This is a direct consequence of the very great variety of country-specific versions of VET. Here, we shall divide such experiences into three broad modalities, although we shall have occasion to examine major trends within these.

The first modality is Vocational Education. This is taken to include those school-based strategies which include a major technical component which is directed at the preparation of pupils for participation in a particular trade. Secondly, we will examine pre-vocational strategies. Here, any technical-practical component should be understood as constituting part of a broad general education. These subjects are not designed to prepare students for trades. Rather, they provide an introduction on which further training can be based. More importantly, they serve as a means of attitudinal preparation for manual work. Thirdly, we shall consider the more recent development of enterprise education.

In all three versions, we are aware that the debates are not necessarily concerned with vocational education for self-employment, but we shall seek to draw out some of the implications for self-employment and the informal sector wherever possible

VOCATIONAL EDUCATION

Before we discuss the evidence on vocational education and pre-vocational education, we need to make a number of inevitably rough distinctions. They are rough because the terminology of vocational education has often been transferred from industrialised to developing countries, and even within the same developing country, e.g. Kenya, it is possible to find, in a ten year period, different British, North American and Swedish concepts of 'industrial arts' education all being grafted on to selected Kenyan schools. Broadly, however we may talk about three different kinds of school-based VET:

First, within the general secondary or high school, it is possible to select a variety of courses which may be termed vocational; thus in the USA a wide range of high school graduates pick up as much as 20% of their total credits from vocational subjects (Millsap and Muraskin 1994). Secondly, in other comprehensive high school traditions, the single upper secondary school, e.g. in Sweden, provides 13 broad vocational lines, in addition to general education lines, and a technician line. This is a much more structured presentation of vocational options than in the USA or UK. Thirdly, there is the tradition of quite separate vocational and technical schools running alongside the general secondary school. Increasingly within those Western European countries that have this provision, the separate types of school divide at the end of 9 years of general education. But even here there are exceptions with The Netherlands having a lower-secondary technical school starting after primary, at the same point as the general secondary.

This third type - of separate vocational and technical schools - is not restricted to Western Europe. Across the former Soviet Union, for example, it was commonplace to have in addition to the general secondary school a secondary vocational school, providing matriculation as well as a vocational qualification, and a lower vocational school that offered just a skilled worker qualification (Sams 1994). Understandably, much of Eastern Europe was similar in structure (Grootings 1994), as was China prior to the Cultural Revolution. In the developing world, the tradition of the separate vocational school has remained important in much of Latin America, in parts of South East Asia, and in the Middle East. In Francophone Africa, there has been influence from the French practice of having a technical stream and a vocational stream running alongside the academic upper secondary. Meanwhile in anglophone Africa, the absence of a very distinctive school-based TVET tradition in the UK during the colonial period is still partly reflected in the now independent states of the continent.

In considering their possible impact on employment and self-employment, it is important to emphasise that, within these three approaches, there are a very large number of different school-based versions of vocational and technical education in operation round the world, many of which account for a considerable proportion of the relevant age cohort. Thus when China decided shortly after the Cultural Revolution to restore the proportion of pupils entering vocational upper secondary education to 50:50 with general secondary, it was not dramatically out of line with several other countries. By contrast, it is well known that the World Bank, which in the 1960s and 1970s had supported a great deal of 'diversified' secondary education (through agricultural, technical, commercial and home economics options in regular secondary schools) had by the mid 1980s decided that this style of school-based vocationalisation was not effective:

> These 'diversified' programmes are no more effective than academic secondary education in enabling graduates to enter wage or self-employment (World Bank1991a: 9)

So widely have the Bank's criticisms of diversification been disseminated that it is worth re-emphasising the fact that it was commenting on only one of the three modalities of school-based vocational education - what could be termed the least structured version of secondary vocational education, and that it was drawing its evidence from research carried out in just two very different kinds of countries, Tanzania and Colombia.

It is particularly important to identify the original sources of this widespread World Bank evidence about vocational education, and to underline the fact that in Latin America there are many more traditions of vocational education than this particular, diversified one that was examined in Colombia.

In other vocational and technical traditions of Latin America, there are varieties of both terminal and non-terminal vocational and technical education. Indeed, it has been argued that the majority of technical schools in Latin America are not terminal; rather they have a dual purpose of training technicians and preparing students for further studies in higher education (Gallart 1994). Nor is it impossible in Latin America that a vocational or technical school should be a centre of academic excellence. In Brazil, for example, there are highly prestigious federal technical schools, as well as elite technical schools run by the national training agency (SENAI).

Whatever the tradition of vocational education, there can be little doubt that it will tend to be more expensive than regular academic education. This should not immediately lead to the conclusion that it should be removed from Ministries of Education and entrusted to local industry and commerce to provide. Especially in the least developed countries it is difficult to share the World Bank's faith in industry's ability and/or willingness to provide sufficient levels of training (World Bank 1991a). As a result it seems likely that the state will continue to have to play a major role in the provision of entry level training for the foreseeable future. In Latin America, by contrast, the many forms of the vocational school are complemented by extensive and generously funded vocational training systems after school. And there are very different traditions in other regions.

It is dangerous to judge these diverse traditions just by criteria of cost-effectiveness and external and internal efficiency. For instance, in the former Soviet Union and much of Eastern Europe, it has been argued by de Moura Castro (1993) that vocational schools have had a much wider than economic remit:

> These schools are total institutions, offering education, training, sports, social activities, food and overall support to the students.....Whether we like it or not there is plenty of old- fashioned discipline. Ultimately, these schools do a better job of social control than most Western institutions of the same nature (p.38).

Equally, from the perspective of this review of Education and training for the informal sector, it could be argued that vocational education can be thought of as a preparation for self-employment in many different ways. Most of these are not at all specific to self-employment. First, it may provide a fundamentally useful skill, such as technical drawing, electrical wiring, or typewriting. Second, it can offer an opportunity to translate a problem or a challenge into a physical solution that can be judged for its fit and effectiveness. Third, it can be taught in ways that connect very directly with 'real work' in the outside world, and thus for many pupils who find traditional academic subjects dry and remote, it can offer a bridge both to the world of work, and a backdoor route to mathematical insights that they would only with difficulty have derived from straight mathematics.

If these skills are well taught, by good teachers, they are as likely to have a long term impact as when a more academic subject is well taught. Equally, when they are poorly taught without the resources to allow for practical achievements, they may become merely disjointed pieces of theory, little different from poorly taught 'academic' subjects ('State the 5 functions of the carburettor.' as compared to 'State the 5 reasons for the outbreak of the Boer War'.).

Where the World Bank is correct about the value of general education is that understanding language or mathematics and applying them is a crucial transferable skill, whatever the site of work may be. Similarly, however, understanding materials and manipulating them for specific purposes is an important transferable skill. Both can teach the significance of accuracy, finish and relevance. But the Bank would argue that schools find it difficult enough to achieve a modicum of success with literacy and numeracy, without becoming encumbered with what might be termed 'operacy' or 'technacy'. (The term 'operacy' is defined by Bev Young as 'education for capability, giving people the relevant manipulative and intellectual skills to cope with life in the 21st century' (Young 1992: 241).)

PRE-VOCATIONAL EDUCATION

As we have seen, some arguments have focused on negative attitudes towards vocational education, and others on the poor external match between the particular skill taken in school and the later job. When it comes to pre-vocational education, it is no longer so relevant to apply this last criterion, since it is not the intention of the school-based **orientation** to translate directly into a particular line of work. Often, instead, pre-vocational programmes may be thought of more accurately as a form of general education. Thus if Technological Studies is part of the national curriculum for secondary schools in a particular country, its effectiveness cannot be measured by the match between this exposure and later work.

From our viewpoint of education for the informal sector, therefore, such orientations to the practical are designed to be generally of value to the school leaver or young worker. In a strict sense, pre-vocational suggests that there are courses taken at school which are a first stage or preparation for later more specialised vocational training. That is true of some countries where there is an integrated system of qualifications, but very often what is termed pre-vocational by the school may not be recognised by the later training institution.

There is not much to gained by seeking clearly to distinguish vocational from pre-vocational, since it is obviously the case that some curricula may be termed vocational but, because of the resourcing and surface coverage of a field, are effectively just providing a very initial exposure. Others may be termed prevocational, but within the particular country context are acknowledged as an essential first part of the road towards a skilled trade. To the extent that curricula are accurately termed pre-vocational, they usually anticipate some later dimension of formal vocational training; they would almost certainly not be seen as the first stage of a later vocational apprenticeship in the informal sector.

As far as attitudes to pre-vocational education are concerned, the evidence from Zimbabwe is that in a situation where marketable skills, such as motor mechanics, are supplied in high quality schools, they can become a most prized curriculum element (McGrath 1993). The high status of good quality academic schools that also take a diversified (pre-vocational) curriculum is confirmed by evidence from Kenya (Lauglo and Närman1988; Närman1988b). But as the tracer studies by Närman of Kenyan diversified school leavers point out, it is extremely difficult to identify a self-employment outcome from such schools. Thus, very few of the 38% who were still looking for work in the three year follow-up were prepared to describe themselves as in the informal sector or self-employed (Närman 1988b). This is understandable when some programmes of pre-vocational are attached to traditionally high status academic schools, whose graduates would normally have expected to acquire formal sector jobs.

But as the formal sector contracts, and as pre-vocational education gets attached to ordinary schools for the whole cohort of secondary school students, it is much more likely that school leavers will be found in the informal sector. The 'pre-vocational paradox', as it might be termed, could mean that simply because of lack of alternatives very large numbers of young people leave schools to find work in the informal sector (as they do already). This puts governments under further pressure to stress the importance of a minimum of prevocational skills for all, but at the same time the financial crisis makes it harder and harder for government to resource such pre-vocational courses effectively. In the weakest countries, there will be a tendency because of resource constraints, for the allegedly vocational to become pre-vocational and for the pre-vocational to become more and more general.

There will be a tendency also in these weaker states for government to emphasise the vocational without seeking to clarify 'the essential distinction between "orientation" to vocational and work-related skills on the one hand and actual job "preparation"' (Hoppers 1994b: 8). This lack of certainty can produce a situation in which something called practical, vocational or technical in the curriculum generates different expectations from different constituencies:

> The politicians hoped the schools would do the latter (job preparation) and saw this as a major justification to support the effort. Teachers knew better and were happy if they could manage to provide a basic introduction to the skills. And the parents were left wondering what was really going on in schools (Hoppers 1994b: 8).

At the moment there is very considerable variety and experience of such programmes in both Africa and Latin America. Because of the financial problems alluded to, not a great deal can be deduced about the extent of pre-vocational orientation on the ground from what is written in the policy papers and curriculum guides. Some schools are clearly offering what might be called 'barefoot' pre-vocational studies, and others a good deal more. What is clear is that, in Africa at least, there is considerable official enthusiasm for some degree of vocational input into schools (Yacine 1986). For example, in the debate surrounding the future direction of education in the new South Africa, pre-vocational education is very much on the agenda. The Department of National Education is in favour of pre-vocational education which it sees as

> the exposition of knowledge, the inculcation of values and attitudes, as well as the transmission of skills used within one or more broad vocational directions. In this way it is ensured that on leaving school the learner will be ready for training with a view to entering a career. (quoted in NEPI 1992: 23)

Evidence from the stronger countries such as Kenya and Zimbabwe, in particular, suggests that pre-vocational education has the support of parents and pupils alike (Hoppers 1992, McGrath 1993). Moreover, it appears that this support is increasing even though such provision has rarely led directly to wage-employment. This is not surprising as it is pre-vocational. However, there is evidence that it has had a positive effect in orienting students towards manual labour (Hoppers 1994a). For many it has been the basis on which specific vocational preparation for both the formal and informal sectors has been built. In the case of Kenya, there is also evidence to suggest that graduates of this system are using the some of the skills learnt for income-generating and saving activities (Lauglo and Närman 1988).

Education with Production

One particular model of providing pre-vocational education is Education with Production (EWP). This approach focuses on the development of academic skills enhanced by practical skills and attitudinal change. The practical skills are focused on the achievement of a degree of cost recovery through production of goods or services (Hoppers 1994a). The claims for EWP have often been excessive, but, if the above considerations about care in planning and implementation are respected, it can provide an enhanced secondary education provision (Hoppers 1994a). It is important to stress that we are talking about EWP as pre-vocational education (Hoppers and Komba 1992). The emphasis must be on general education enhanced by a practical input stressing attitudinal and technical orientation to employment or self-employment. The EWP school is not the most suitable forum for the development of technical, marketing and business skills, but it provides a strong foundation on which future training can build (McGrath 1993). In the context of the informal sector it may also be advantageous due to its clear ideological commitment to self-reliance (ZIMFEP 1993).

One example of where EWP has been attempted is Zimbabwe. Whilst attempts at nation-wide institutionalisation have not been successful, the Zimbabwe Foundation for Education with Production (ZIMFEP) has received positive evaluation from its principal donor, SIDA (Gustafsson 1985). EWP programmes have also been tried in a number of other countries world-wide. In Latin America, for example, EWP has been central to Cuban education. In less ideological forms it has also emerged in other countries such as Brazil and Bolivia (Corvalan 1988).

Hoppers uses the example of EWP, however, to make a point about educational initiatives that has a much broader application to the theme of this volume. He argues that the adoption strategy for EWP (and, he might have added, for many other initiatives) is to seek to persuade the politicians and senior professionals of the acceptability of EWP, on the assumption that it could then be easily implemented nationally. The result of this reliance on the state at the central level was deleterious for EWP, and, by extension, for many other schemes intended to have a local impact:

> The consequences of all this has been that to the extent that debates on policies and programmes related to EWP (and vocationalised education in more general terms) took place, they were conducted only at senior levels and largely over the heads of teachers and communities, who did not see their own primary concerns being addressed (Hoppers 1994b: 11).

Although many evaluations of EWP have not been positive, it does remain a theoretically attractive approach. As industry increasingly seeks for labour that can adapt to new technologies, so the traditional division between mental and manual is reduced. This might serve to increase the attractiveness of EWP to industry. At the same time, the demise of state socialism has led to a reduction in EWP's identification with radical ideologies. This too is likely to stimulate reappraisal of EWP in certain quarters.

Agriculture in Schools

Another specific form of pre-vocational education that is the subject of much debate is agricultural education. Attempts to improve agricultural knowledge are relevant to a consideration of the informal sector as it is a central part of the reality of those involved in the sector in the rural areas. It is also known (Eisemon 1989) that there seem to be some very suggestive correlations between the teaching of agricultural knowledge (and primary science) on the one hand and the application of such knowledge in smallholder agriculture. But here we return to our earlier problem: how important is it that the school curriculum should contain **explicit** information about agriculture and rural technologies as opposed to merely providing numeracy and literacy? The famous piece of research by the World Bank about the impact of school attendance on farmer productivity says nothing about agricultural content, school quality, or school curriculum, but just about plain numbers of years attended:

> Our overall conclusion is that farm productivity increases on average by 8.7 percent as a result of a farmer's completing 4 years of elementary education (Jamison and Lau 1982:8).

By contrast most policy makers are certain that explicit and examinable knowledge about agricultural science can make a difference to practice, and hence the many schemes from Tanzania's 'Education for Self-reliance' to Kenya's or Nigeria's compulsory agriculture for junior secondary schools.

There is little doubt that whether schools can be shown to have both a direct and an indirect effect on the huge numbers of young people who are actively self-employed in agriculture, the policy community will continue to believe in the explicit teaching of agricultural science. It is also certainly the case that a productive and well-rewarded agricultural sector is probably essential to the health of the informal sector in smaller and larger towns. To this extent there may be an important educational connection between the rural and urban informal sectors.

Although agriculture along with industrial education suffered from having been compulsory for Africans in many colonial primary school systems, and although it witnessed a sharp fall in support immediately after Independence, it is worth noting that its status in the eyes of parents and pupils has been substantially repaired. Recent research (Riedmiller and Mades 1991; Riedmiller 1994) in no less than 30 African countries suggests that primary school agriculture evokes largely positive attitudes. This is not to say that it is popular when it is taught largely as food production, to acquire additional income for the school or the teachers, but when it is a coherent part of national certification that also pays attention to practical implementation, it appears to have grown in popularity. It is possible to argue that one reason for this shift in attitude is that pupils have become realistic about self-employment in agriculture being a likely outcome of their education, unless they are lucky enough to proceed to much higher levels. But as with so many of these possibilities, we currently lack good research on attitudes and aspirations that was so widely available from the time that Foster did his work in Ghana.

What is evident in what Bude (1989) calls the 'new generation' of primary school texts in Africa is a move to include a great deal of material that is quite deliberately thought to be relevant to learners who in many cases will be moving from school to work in the rural environment, including the informal sector:

> Especially in the more utilitarian subjects like 'General Knowledge', 'Environmental Science', 'Agriculture'/'Rural Science', 'Social Studies', 'Home Science' etc., the existing social and economic conditions of African societies are taken up as teaching/learning topics. In order to prepare primary school students for life, themes like alternative energies, seeking a job after school, opportunities in the informal sector, living conditions in the cities, health problems etc. are discussed in the textbooks and turned into learning experiences for the pupils (p.26).

The experience of the Rural Education and Agriculture Programme (REAP) in Belize is a clear example that school-based agriculture programmes can be highly successful. REAP was initiated in 1976 to create the attitudes and provide the skills necessary for rural youth to make meaningful contributions to the country's agricultural development. Established by an intra-ministerial and international agency group, REAP was conceived in three phases extending over a 10-year period. During the pilot phase (1976 to 1979) the programme was tested in eight primary schools in three of the country's six districts and in one secondary school. A special programme was developed to train teachers for REAP, and outdoor education centres were constructed in each pilot school to give students an opportunity to apply their learning in an agricultural setting. The main thrust of the district level phase (1979 to 1982) was the expansion of REAP to all six districts in Belize with the gradual transfer of much of the technical and material assistance received from foreign agencies to ministries, district-level officials, and community groups and service organisations. REAP's national-level phase began in 1982. REAP has received favourable evaluations from students and teachers alike, and 80 percent of the programme's graduates have remained in rural Belize in some form of agriculture (Jennings and Edmond 1986).

The above evidence suggests that school-based agriculture programmes can succeed. But the example of REAP illustrates the importance of careful and systematic implementation. The appropriate response for donors, therefore, might be to see in which ways they can facilitate the improvement of the implementation of such programmes. It should be noted, however, that in these very fields of school-based pre-vocational and vocational education, many donors appear to have diminished their support. To what extent they have been influenced by the critical analysis of the Bank or by the greater priority of supporting literacy and numeracy in the basic cycle (following Jomtien) is not clear, but the shift away from this area is apparently very evident in East and Southern Africa (Hoppers 1994b: 12-13).

ENTERPRISE EDUCATION

Enterprise education, like a number of other curriculum areas in vocational education, can have numerous meanings. Some of these are basically concerned with making the pupil more enterprising **in school**. Typically these innovations are characterised by emphasis on creativity, pupil-centred learning,, problem solving; and they can be detected in many of the large innovative primary and (to a lesser extent) secondary school projects and programmes, whether national reforms or donor-aided programmes. These would include Cianjur in Indonesia, and the Andhra Pradesh Primary Education Project, or Lok Jumbish in the state of Rajastan, both in India, or the 900 Schools project in Chile (Vaccaro 1994; Agus Tangyong et al 1989; SIDA 1993).

But, beyond this teaching-centred version of enterprise education, there has also been an increasing emphasis in recent years on attempts to introduce into the school curriculum a basic awareness of working life and positive attitudes towards business. In some cases this has been promoted at a rather general level of raising awareness about the world-of-work as part of a "life skills" package. In other models it has meant the systematic attempt to develop entrepreneurial attitudes and competencies at the school level (Hoppers 1992).

It is possible to organise a programme, of whatever complexity, in a variety of ways. Enterprise education, it is argued, can be located in the core curriculum; in optional subjects within the mainstream curriculum; or as an extra-curricular activity (Hoppers 1992). In most cases, a combination of these different location is likely.

It must be noted at the outset that enterprise education is a theme that is highly contested. In several countries there is clearly a tension between what might be termed pedagogical preoccupations, on the one hand and political and labour market versions of enterprise, on the other. Many teachers are hostile to the notion of pupils being oriented to the free market in what may be termed the more externally-driven models of enterprise. On the other side, politicians and policy-makers look to enterprise education as a way of making pupils and students more 'realistic' or more ambitious about the world of work that lies ahead. Like so much else in the world of vocational education, it is possible for a strong, market oriented version of enterprise education to be in the education reform documents or education policy statements but for the version in the classrooms to be fundamentally different.

Enterprise Education in the Core Curriculum

If enterprise education is to be included in the core curriculum, this will change the substance of the existing core. It may be possible that it already exists writ small in the core. This is normally the result of a policy of promoting 'enterprise across the curriculum'. For example, the most commonly used 'O' Level English textbook in Zimbabwe contains comprehension passages and structured essay questions on the topic of establishing small businesses and cooperatives. In such a case attention could be on reinforcing this content. In other situations, where the emphasis is on enterprise education as improved pedagogy, it is entirely possible that the existing curriculum and enterprise education will be in harmony, but there may be a lack of appropriate learning resources to establish a more active teaching/learning situation.

However, there is also the very real possibility that some of the more politically motivated enterprise education approaches might contradict elements of the existing curriculum. In such cases, it is necessary to examine the reasons behind this conflict rather than simply assuming the importance of the enterprise message.

Some countries have already started to establish Enterprise Education. In Kenya elementary business awareness has entered the curriculum as early as the sixth year of the primary school, where it is complemented by a number of pre-vocational offerings (Oketch 1993). In Malaysia the Lifelong Entrepreneurship Education Model envisages enterprise education as a central part of the core curriculum from a similarly early age (Hailey 1994). A similar focus also is proposed for the new South Africa by the Nationalist Party (NEPI 1992).

What makes some of these apparently educational initiatives problematic is that they can derive ultimately from a political perspective about the need for a particular ethnic community to become more competitive in business (for example the Malays vis a vis the Chinese and Indians in Malaysia). The other problem with enterprise as part of an examinable core under the title of business education, for example in Kenya, is that the trappings of business vocabulary and concepts can be examined and tested relatively easily; it is quite another matter to change the attitudes and values (King 1989).

An additional problem with some enterprise programmes is that they may not be culturally appropriate as they stress values which are often in direct opposition to traditional understandings of business and enterprise (King, Parnell and Carr-Hill 1992). Furthermore, even with the more pedagogical version of enterprise education proponents are envisaging more than a simple technical change to new curricula with new learning materials. It appears that successful enterprise education in their view is related to a fundamental change in teaching methodologies and, indeed, education systems (Salleh Hj Din and Gibb 1990, Lavrijsen 1991). The creation of the "enterprising teacher", the "enterprising student" and the "enterprise classroom", however, is likely to be highly problematic in resource-poor countries.

Enterprise Education in Optional Subjects

There are a number of subjects already present in the curriculum which appear fertile ground for the dissemination of enterprise education concepts. These could include practical pre-vocational subjects such as agriculture and building. They also include business studies, commerce and related subjects. It is argued elsewhere in this chapter that these subjects do have an important part to play in general education, as long as they retain a pre-vocational focus. In all these subjects there should be little difficulty in devising modules that introduce entrepreneurial concepts to students. However, as noted above, significant changes in pupil attitudes are likely to require more than the addition of such modules.

Enterprise Education in Extra-Curricular Activities

The approach of locating enterprise education within extra-curricular activities has much in common with the experience of production units under the EWP model (Hoppers 1992). Such units, for example in Zimbabwe, are in practice separate from classroom activities (Gustafsson 1985 and 1987). They take place outside lesson time and are production- rather than education-oriented (Hoppers 1992). The choice of what to produce is determined at the particular school and is based upon the interests of the staff and pupils involved, as well as the nature of local resources and markets.

There are theoretical arguments in favour of linking such productive activities to the mainstream curriculum in a close and explicit manner. However, there are serious practical problems involved in such an arrangement (Hoppers and Komba 1992). Therefore, the model of production units as extra-curricular entities is preferable. In the same way, a limited programme of enterprise education concentrating on students and teachers who are self-selected may be far more realistic and successful than "Enterprise for All" schemes.

Despite the current interest shown in enterprise education a body of evidence is yet to emerge which demonstrates its efficacy. It is possible, however, to put forward some tentative predictions of its probable impact. A pedagogical approach may do little more than assist in a changing teaching and learning styles in a way that probably will be impossible to associate with participation in actual enterprises after school, whilst a school-based anticipation of and exposure to entrepreneurship will be difficult to introduce, except in specific pilot settings. Both types of approach will have a low probability of success unless economic conditions and cultural realities are conducive to the proposed change. This highlights one of the fundamental contradictions inherent in educational reform. Such reform is frequently seen as a way of changing society. However, in reality radical educational reform typically occurs when wider, societal change is already happening. We have argued that the vocational school fallacy has limited modern day relevance due to changed economic circumstances and, hence, altered parent and student attitudes. In the current contexts of many countries there appears to be a great likelihood of what King (1993) calls an 'enterpreneurial school fallacy' developing if schools and colleges on their own are expected to make a major contribution to a more dynamic market economy.

Careers Advisory Services

Building on this last recommendation, there are also a number of other specific interventions which can be made to enhance the performance of the school system in preparing youth for the informal sector. Amongst the most important of these are careers guidance and school leaver placement services (Hoppers 1992).

Careers Guidance

Whatever the vocational or entrepreneurial content of the school curriculum, the role of careers guidance is in need of greater consideration. It has been argued that much could be done to promote self-employment through positive images of such activities through the guidance system (Hoppers 1992). Advocates of such an approach stress the benefits that could accrue from bringing the self-employed into the school as a role models and sources of information. In particular, the value of female role models from the sector could be very great.

One guidance-based experiment worthy of further investigation is found in the junior secondary school system in Botswana (Hoppers 1992). Self-employment clubs were established in these schools and cater for both current and past students. This provides a service to the latter as well as bringing their experiences to the attention of those still in school. As well as providing orientation and networking opportunities regarding job opportunities; these clubs can also serve as a location for the development of management and production skills.

However, in the poorer developing countries careers guidance is almost non-existent, and in most of the planned economies of Eastern Europe, the former Soviet Union, and also in China, it was not a priority until very recently, when schools had to begin to orient their leavers to a dramatically less certain, and more diverse, work environment (Wei-Yuan Zhang 1993). For the poorest countries there are likely to be insuperable resourcing difficulties in tackling this. Equally problematic is a reliance on teachers as the organisers of career guidance. The basic problem is that careers education has traditionally been about what Dore called 'real jobs' in the modern sector of the economy. In the poorer countries of the world there have never been sufficient of these to justify having a careers programme to discuss choice amongst them. And as for the huge number of positions in the informal sector, these have not until recently even been conceived of as careers worth discussion. One of the consequences of taking self-employment seriously, however, might be much more information about informal sector 'careers'.

School Leaver Job Placement

One example of where the school leaver is given more support than guidance alone is found in Zimbabwe. The Zimbabwe Foundation for Education with Production (ZIMFEP), which is also responsible for the promotion of EWP within the curriculum and for production units, runs a School Leaver Job Creation Project through its Employment Creation Department (Fungati 1987). This department has achieved a reasonable degree of success. Of the 7 000 formal jobs created in the Zimbabwean economy every year, 700 are filled by ZIMFEP (ZIMFEP 1992 and 1993). The cost of creating one viable job has also been very low. Whereas the Small Enterprise Development Corporation (SEDCO) has costs of Z$12 150 per job, ZIMFEP has achieved costs of Z$8 483 per job (Colclough et al 1990: 124).[1]

ZIMFEP has continued strongly to support cooperative development through the development of training programmes to impart technical and business skills to cooperative members (ZIMFEP 1993). Many of the ZIMFEP-supported cooperatives have developed national reputations. One of them, the Black Umfolosi music group, has even acquired a major international profile. Recently ZIMFEP has begun to focus on entrepreneurial skills development.

This is an example of what can be achieved in this arena. However, its wider replication is highly problematic. This programme is primarily aimed at the graduates of only 7 of Zimbabwe's more than 1 500 secondary schools. It is essentially therefore a pilot experiment. Furthermore, it is run by an NGO (ZIMFEP) with considerable international donor support. What works on a small-scale in Zimbabwe may be beyond the reach of many other developing countries, and beyond the reach of the many ordinary schools within Zimbabwe.

THE EDUCATION SYSTEM

Decentralisation

It is also necessary to consider what kind of structures need to be place in national education systems in order for reforms that seek to relate to the informal sector to succeed. One particular weakness of many education systems (as well as training systems) is an over-centralisation of authority. Decisions are made at national level, with very little autonomy given to regions, let alone individual schools (Hoppers 1992, 1994b). Clearly some central decision making has to be exercised in terms of the overall structure of the curriculum. However, there is a need for limited, but clearly defined and meaningful, areas in which regions, districts and schools can shape specific programmes within this larger framework. This may be particularly appropriate in the area of preparation for work in the local, informal economy.

One example of this comes from Ghana where both junior and senior secondary schools offer a selection of vocational and pre-vocational options from a nationally prescribed list.

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[1] Z$10= £1

The options chosen are those which best reflect local raw material and expertise availability (Boeh-Ocansey 1993).

If schools are to respond to the needs of the informal sector, they must be able to reflect local realities. It is essential that programmes such as enterprise awareness, pre-vocational studies, and production units are planned at the lowest possible level.

Such flexibility requires decentralisation of both decision making and financial resources. However, there is a danger that this will be carried out precipitously. We are not concerned here with the ideological attractiveness of decentralisation. We are also aware of fears that in some cases decentralisation has had negative equity implications, especially in Latin America (Messina 1993). And we are also aware from the well known history of local pre-vocational subjects in schools in Sri Lanka (now abandoned) that the process of privileging local informal sector skills through schools is not at all straightforward. Rather, our concern is that decentralisation should be supported where it is likely to improve the quality of education provision, and there may be ways in which a higher status for local, well-paying informal sector skills can be confirmed by schools.

The Role of the Community

The role of the community in the school must also be considered. In Kenya, Zimbabwe, Nigeria and many other countries, for example, local communities have had a major role to play in the massive expansion of education through their participation in the financing and construction of new schools (Bray and Lillis 1988; Chung 1988; Shaeffer 1992). Community participation in the overall management of schools should be encouraged. However, as with decentralisation, there is no easy wisdom about how community participation in schooling translates, for example, into a greater interest in local skills. Indeed, it is often the case the community schools are absolutely determined that their curriculum not deviate one iota from the national or mainstream curriculum.

The Examination System

The nature of the examination system is also important when considering how the education system can best prepare youth for the informal sector. Traditionally the education system has been geared to the formal sector and the examination system has served as a sifting mechanism to help employers to decide who should be employed (Dore 1980). Therefore, it was the often the "failures" of the school system who graduated into the informal sector.

In recent years, however, there has been a major sea-change in the perceived needs of employers. Rapid technological change especially in the OECD countries and in the newly industrialising countries has led to the realisation that employees must be flexible enough to respond to such changes. As a result, problem-solving methodologies and a more extended basic education have been emphasised. These changes in labour process are much less evident, however, in the industrial estates and agricultural sector of the poorer developing countries. Examinations continue to be dominated by the selection requirements of higher education and of the formal economy, and take little account of the fact that few of those examined will enter either. To an extent, however, trends in OECD countries do affect the developing world through the work of international examination and selection systems.

In principle the need for a strong general education with increased emphasis on coursework assessment and problem-solving would also seem to be highly relevant for the informal sector. But although, here and there there are initiatives, as we have mentioned, to introduce more creative learning into schools, this has been restricted to the lower primary levels, and has so far had little influence on the examination-oriented learning of upper primary and secondary schools. Even when new, potentially relevant curriculum content for those working in self-employment gets introduced, it is by no means clear that its relevance survives the way that this knowledge gets reprocessed and repackaged into multiple choice examination questions, and their preparation. King (1989) has argued that

> In this process, **child survival knowledge gets changed into school survival knowledge**. Very little is currently known about how much this theoretical emphasis of the examinations affects the organisation and potential application of this enormous quantity of useful 'development' information. (pp. 497-8)

Currently, in many countries examinations are preoccupied with educational continuation and not with the confirmation of the skills and knowledge needed for active life. This presents a major challenge to such innovations as Child-to-Child (Hawes and Scotchmer 1993).

The Role of the Teacher

The key determinants of the success of any innovation within the education system are the willingness and ability of teaching staff to respond (Fullan 1991; McGrath 1993). Both in- and pre-service training of teachers must reflect changes in curriculum content and methodology. This may require fundamental changes in the organisation of both initial training and upgrading of teachers. The importance of addressing teacher preparation should not be underestimated. In Zimbabwe, for example, the effectiveness of major curriculum change has been seriously constrained by a lack of communication between the Curriculum Development Unit, part of the Ministry of Education and Culture, and the teachers' colleges, under the jurisdiction of the Ministry of Higher Education (McGrath 1993).

Too often, attention is focused on the ability of teachers merely to implement curricular changes. This leads to an emphasis on top-down approaches. Whereas what is needed are strategies for teacher professionalisation, such as those currently deployed in Chile's reforms (Vaccaro 1994). However, teacher performance is also highly dependent on their attitudes. This suggests the need for attention to be directed at encouraging their support for reforms. In Kenya, for example, negative teacher attitudes have been a significant factor in the implementation problems faced by the 8-4-4 system (Oketch 1993) and in Tanzania parents have identified teacher attitudes as one of the main problems of education in the rural areas (Cooksey 1993).

But the current debate on educational standards points to another, more fundamental issue. Part of the World Bank's prescription for improved education is a concern for increased efficiency (World Bank 1988 and 1991a). This, it is argued, can be promoted through double-shifts, larger class sizes, etc. This is an unnecessarily narrow understanding of the issue. In the developing world teachers are already highly demoralised. Increasingly, their already inadequate salaries are forcing them to make additional income from informal sector activities simply to survive. Such conditions make for low efficiency. Seen in this light, some of the World Bank's proposals are likely to cause a deterioration rather than an improvement in the quality of education provided. From the perspective of this present analysis, we have the contradiction that the teachers are being asked through the new emphasis on education and training for self-employment to be more creative in the classroom, but in many cases teachers are already themselves obliged to be part of the very informal sector they have less and less time to orient their pupils towards.

Learning Materials

The World Bank and other agencies such as ODA do seem to be on firmer ground, however, when they call for improved learning materials (World Bank 1988 and 1991a; ODA 1990). Experience shows that educational innovations are compromised when they are introduced without sufficient curriculum materials to support them (Dyer 1993; Oketch 1993).

There have been a number of important educational innovations which have emerged from developing countries, such as the Zimbabwe Secondary School Science Project (ZIMSCI) (Robson 1992). It is necessary to encourage further locally generated innovations and to ensure the wider replication of those which have already proved successful. Many successful innovations fail to be widely replicated due to the poor dissemination of research and policy between developing countries. Networks of researchers in the South are beginning to develop to address these challenges, and should be assisted where necessary. Southern educational data bases, such as REDUC in Latin America, are an essential component in learning about good practice

Whatever the exact content of the education provided in a particular country, issues regarding the nature of the education system must also be addressed. If students are expected to develop skills and attitudes in favour of self-reliance and entrepreneurship, then this must be reflected in both the official and the hidden curriculum of the school. It is possible, however, that the culture of the schools may be so contradictory with the enterprise culture that the enterprise gospel cannot be successfully preached in schools. Indeed there is a fear that students who are exposed to too much academic education may become unsuited to enterprise (D'Souza and Thomas 1993).

However important textbooks and other non-salary materials may be in schools, it is worth underlining, as with so many other elements in this discussion, that there is no single materials factor that is likely to make a great difference to schools in isolation from teacher and administrative improvement. Indian research has demonstrated that better materials simply will not be used if teachers are held responsible for their loss or deterioration (Govinda and Varghese 1993). Equally, materials that seek to illustrate and orient for self-employment will on their own have little effect, especially where there are few linkages between school knowledge and community knowledge.

CONCLUSIONS ON EDUCATION AND THE INFORMAL SECTOR

What appears to emerge from the discussions throughout this chapter is the great diversity of international experience. This has often resulted in conflicting theories and models which have emerged from research in very different contexts. The struggle to find a suitable balance between academic and practical components of a truly general education will be returned to as a theme in chapter six as we seek to identify and construct pathways to self-employment. To anticipate that discussion, it suffices to say here that there is not, and cannot be, a single pathway or approach to this objective. Rather, a suitable modality must be found anew in each context. Nonetheless, we have stressed the importance of the institutional capacity of the education system to develop and implement such solutions and this is an area in which more generalisable recommendations can and have been made.

Many researchers and policy people would go along with the Jomtien Declaration in this problematic area, and urge that whatever the link to eventual work, the school must emphasise not just enrolment or completion but the successful achievement of learning. A poor quality programme, whether its content is linked or not linked to later work, will have little effect. Which is another way of saying that a poorly resourced, unassessed programme of practical skills in primary school for the informal sector is certain to be of less eventual value to school-leavers than a high quality programme emphasising basic literacy and numeracy, with no explicit teaching about working life. The unanswered question is: what is likely to be the value added to a high quality primary school programme by a high quality focus on working life?

For many commentators, this is the wrong question. High quality preparation for working life should be done through vocational training not vocational education. And we turn to that in the next chapter.

CHAPTER THREE

POST-SCHOOL AND OUT-OF-SCHOOL TRAINING

INTRODUCTION

We have already considered training through the medium of vocational education in the school location in the previous chapter. In chapter four, we will turn to consider training within enterprises, both formal and informal sector. What we are concerned with in this chapter, therefore, is a half-way house of sorts - after schooling but before work. The focus here is on training that takes place in centres outside the worlds of school and work, but owing something in character to both. We have used the term "post-school and out-of-school training" since much of this does take place immediately after primary or secondary education, and requires prescribed levels of educational achievement as entry qualifications. At the same time, there is a great variety of short-cycle non-formal training available, and this tends to be much less dependent on prior educational qualifications.

NON-FORMAL EDUCATION

The emphasis by donors on non-formal education (NFE) has subsided since the 1970s, and, for instance, in the World Conference on Education for All in 1991, it was clear that school education got a great deal more attention than did literacy programmes and many other varieties of NFE (NORRAG NEWS 1991). However, it is essential to analyse something of the scope and potential of NFE, as it has often been the recourse of the very disadvantaged groups which populate much of the informal sector. Much of what is referred to here will be returned to in more detail later in this chapter when we consider the role of NGOs in providing non-formal education and training for disadvantaged groups.

It has always been difficult to capture the nature and extent of NFE. One reason for this is that NFE projects and programmes, and especially those associated with tens of thousands of NGOs in the developing world are typically multi-purpose; they include a dimension of social awareness and mobilisation, some community development, an element of adult literacy, but very frequently also some significant encouragement towards income generation and increased agricultural productivity. It is this last dimension that makes NFE important to our current study, the view that NFE has closer links with work than most school-based education. This focus of NFE on training for productive activity was evident in one of the earliest classics to survey NFE: Sheffield and Diejomah's Non-formal education in African development (1972).

The major difficulty in making a more considered assessment of the nature and extent of NFE - let alone its impact on the informal sector - is that, in many cases in developing countries, those who attend different types of classes and even those who formally enrol are often not registered as part of national educational statistics.

A further problem in linking NFE to self employment and the informal sector is the lack of differentiation between the different kinds of non-formal education. There have been many attempts at classification but most are only useful in the very specific circumstances in which they were derived. Early, general attempts (e.g. Coombs, Prosser and Ahmed 1973; La Belle 1982, etc.) are inadequate precisely because they fail to take account of the specific circumstances under which a set of non-formal educational activities has arisen and what its ultimate objectives are. In generic terms, however - the application of which will vary from country to country - we can distinguish between:

- **para-formal education** - activities providing a substitute for regular full-time schooling, a second chance for those who for one reason or another missed out on the regular school system;

- **popular education** - where the focus is on the poor and adapting the content and pedagogy to the needs of the users

- **personal development activities** - where a 'market' for courses has arisen in which different courses are being sold for direct consumption as is the case for artistic-expressive courses

- **professional training** - including the many kinds of especially short-cycle vocational training for particular occupations (Carron and Carr-Hill 1991)..

Within this framework, a large number of different activities may be part of education and training for the informal sector. Because of the difficulty of capturing NFE activity mentioned above, there have been very few systematic surveys of the range of provision in any one country. Those that do exist, however, suggest that there is a substantial investment in education and training for the informal sector. Examples from three relatively comprehensive surveys of programmes - in Cameroon, Lesotho and in Latin America - are given below.

In the Cameroon survey, the main objectives of NFE activities included the following, and within these that are several that could benefit the informal sector, either through pre-service or in-service modes:

- acquisition of basic agricultural knowledge (extension)

- acquisition of practical agricultural skills (including the manufacture of equipment and tools)

- acquisition of basic health-related knowledge

- acquisition of practical handicraft production skills

- acquisition of practical homemaking skills

- learning to read, write and do arithmetic (literacy and numeracy skills)

- training in small-scale financial management, savings and commercial skills

- occupational retraining for the handicapped

- rehabilitation of delinquents (Creative Associates 1983: 21).

In practice, of the 267 projects inventoried, 127 were directed at teaching new agricultural practices (48%), 71 at small scale management techniques (27%), 60 at literacy skills (22%), 57 at re-education and functional training (21%), and 14 towards the construction of equipment and tools (5%) (Creative Associates 1983: 23).

In Lesotho, the different actors see their major goals to be occupational education, community development education, and family improvement education. Clearly, orientation towards the informal sector could be a large component of what constitutes community development education. The predominant topics covered were agriculture and animal husbandry (63% of programmes), health nutrition and family education (49% of programmes) and literacy, numeracy and migrant education (with 20% of programmes). The congruence is not obvious between goals and topics but it is noticeable that many of the courses are directly or indirectly related to production; and many others could contribute to sustaining the development of micro-enterprises.

One of the most recent surveys in Latin America (Schmelkes 1990) confirms not only the salience of NGOs in the delivery of post-literacy and work programmes in 13 countries of the region (55% of the most significant programmes are NGO-sponsored, and many of the others are jointly carried out by state and private bodies); the survey also attests to the multi-dimensionality of NGO programmes, as they often address literacy, health, skill acquisition and much else. However, within the 76 major programmes across the region, it was clear that skills (of potential significance to micro-enterprises) were crucial:

> The majority of the sampled programmes fall with the first objective (improved productivity), since they emphasise skill development, vocational training, productivity, technological development, micro-enterprise enhancement and other characteristics associated with individual improvements in human capital (Corvalan 1994).

It appears that the programmes with the greatest uptake are those which impart a transferable skill whether that be basic literacy or improved organisational capacity rather than a specific kind of training. In many cases, the initial enthusiasm and motivation for self-improvement via the informal sector may well come from participating in just such a general 'course' organised around "life skills".

Organising a review or survey around NFE programmes with a particular substantive content linked to production - as did Sheffield and Diejomah (1972) - may not be very easy to do in most countries because of the statistical weaknesses already alluded to. But there is sufficient evidence available to take us back to the twin threads that ran through the previous chapter on education: that orientation to the informal economy can be explicitly arranged through specific content, or it can be developed through an emphasis on completely general skills such as literacy and numeracy. Alternatively it can be acquired through these academic skills being taught in a vocational way (Sawamura 1994).

Given the difficulty of systematically surveying what is taking place in these areas, we have picked out three themes as being of particular interest to donors in the current climate: the (cost-) effectiveness of (mostly urban) vocational training institutes (VTIs); the importance of developing alternative modes of provision in the rural areas; and the increasing and varied role of NGOs.

Much of this post - and out-of - school training takes place within a national, state-controlled training system. Such systems have been the subject of similar debates regarding efficiency to those which have emerged within the education system. In the training system, the debates perhaps have greater importance, however. In most countries there is limited scope for non-state provision of education, especially in the basic cycle. Training, on the other hand, is less obviously the preserve of the state. We shall consider this debate and others which surround the training system and its ability to respond to the needs of both the formal and informal sectors.

A second focus of this chapter will be on programmes which seek to provide training in rural contexts. Increasingly, such training has become well-integrated into the overall training system, particularly in Latin America. Nonetheless, there are issues and experiences peculiar to the rural context and these will be explored.

Often such provision began in the NGO sector and has been incorporated over time into state training structures. Nonetheless, there is still a recognisable NGO tradition of training (or, more accurately, a series of such traditions). But this process of incorporation of NGO training initiatives into state provision has to be set against a contrary tendency which is the direct encouragement by the state of NGO delivery of education, training, health, etc. Government's incapacity to provide some of these basic social services - especially in some of the countries most affected by debt and structural adjustment - has produced a new opportunity and a challenge to NGOs to become alternative providers of what had been thought of as a state obligation. We shall pay attention to these developments also, as they impact on training.

THE VOCATIONAL TRAINING SYSTEM

Public v. Private

We start with a number of general trends concerning the debate on training, and then look at its implications for our main target audience, the informal sector.

Recent years have seen world-wide attempts to roll back the boundaries of the state. This is reflected in the arena of training policy. The most recent World Bank sector paper on vocational training (World Bank 1991a) speaks eloquently of the need to support private sector training. It argues that the state is often an unsuitable agent for providing training. Rather, its primary role should be that of a facilitator, supervisor and standard-setter through the creation of an enabling training environment. Central to this enabling environment is the avoidance of what it terms distortions likely to constrain private sector investment in training. There are circumstances, however, when the World Bank admits that the state may have to play a role in the actual provision of training. This is most likely in the least developed countries where the private sector is at its weakest and also where employers are resistant to training (World Bank 1991a).

The World Bank is probably correct to stress the importance of the state's creation of an enabling environment. However, there seems to be considerable grounds for scepticism about the advisability of a minimalist role for the state in training provision, in situations where there is no powerful existing employer tradition of training. Evidence for this comes not just from developing countries, but also from the UK (Institute for Public Policy Research 1990) and from several of the NICs (Kraak 1993). The ILO in particular appears to be of the opinion that the World Bank is over-optimistic about the ability and/or willingness of enterprises to provide socially optimal levels of training (e.g. Kanawaty and de Moura Castro 1990). The power of such arguments seems indicated by the acknowledgement of a greater state role in training contained within the World Bank's latest contribution to the debate (Middleton et al. 1993).

The way forward might be for the state seriously to consider where its own comparative advantage in training lies, and where other agencies have a comparative advantage. More importantly, perhaps, it may also wish to seek to explore what can and should be done through the development of mutually reinforcing relationships between itself and the private sector (Bowland 1988; Kanawaty and de Moura Castro 1990).

It is clear that in many countries private training needs to be encouraged. Here the Bank argues that deregulation is the key to efficiency (World Bank 1991a). Certainly, there has been too much restrictive legislation. However, existing market imperfections (often exogenous) suggest that there is a case for supportive legislation. An accreditation system which sets minimum standards reflective of the realities of the whole range of training agents should be a major part of training policy (Bowland 1988).

One significant area of market imperfection appears to be the information market. In most developing countries information is a rare and costly resource. Many people simply do not have access to the necessary information for the identification of their training possibilities. One innovative way in which this is being tackled is illustrated by the case of PRIDE, Kenya. This ODA-funded programme sells subsidised training vouchers to its clients (PRIDE 1990). This in itself is an important technique, worthy of further examination.

More significant, however, is PRIDE's organisation of a market where training agencies are brought together with prospective trainees. Whilst in Kenya this has been done by an NGO, there may be many countries in which the state would have to take responsibility for such an innovation.

In many countries there has been a rapid growth of proprietary (for profit) training in recent years. This has tended to focus on a narrow range of subjects such as secretarial skills and computing. However, in spite of the often high cost of such training, there is an increasing unemployment problem for its graduates. As a result, there seems to be little potential in many countries for further expansion of such training.

In much of Africa the weak state has a counterpart in an anaemic, private formal sector of the economy. In Latin America, however, the private sector has long played a major role in training provision (Ducci 1994). Across the region there are a series of national training agencies (NTAs). These are funded by a mixture of payroll levies on firms and fees. They often provide a variety of courses which are aimed at all sectors of the economy including the informal sector, so that in a sense the formal private sector is subsidising training for the informal via the NTAs (Ducci 1991). In Chile, provision is contracted out to a myriad of agencies, including NGOs, proprietary training institutions and universities (Messina 1993). Elsewhere, as in Colombia, the national training agency is the provider but utilises local trainers and infrastructure wherever possible (Ramirez 1993b).

Latin American training systems have largely been successful (Ducci 1991). Their success seems to be due to semi-autonomous training bodies supported by the private sector and the state, as well as by an active network of NGOs that are responsible for many of the innovations in training at a more local (rural and municipal) level (Ducci 1994). There are fears, however, for the future. It appears that even this reduced level of state involvement in training provision is too great for some policy makers who have internalised structural adjustment ideology. As a result, training is in some countries being increasingly subcontracted to private training companies (Gallart 1994; Messina 1993). Many of these trends towards privatisation of training have focused on training for the formal sector. However, considerable elements of the debate are also relevant to the informal sector. Previously support for the informal sector was seen as an unfortunate social necessity, due to the harsh reality of insufficient formal sector jobs. Recently, however, there has been increasing attention on the informal sector as the engine of private enterprise. Indeed, self-employment in the informal or micro-enterprise sector is seen as quintessentially a private sector activity (King 1993). This is reflected in a changed emphasis away from government-sponsored intervention programmes and towards the removal of government-created obstacles to the efficient operation of market mechanisms (World Bank 1991a). However, the reservations expressed above about the ability and willingness of the private formal sector to provide socially optimal levels of training may be even stronger when it comes to the informal sector.

Reforming the vocational training institute (VTI)

Prior to the current questioning of training policy by donors (particularly the World Bank), governments of developing countries established (usually with donor, often with ILO or World Bank, assistance) networks of Vocational Training Institutions with an apex National Vocational Training Centre. These institutions were given the responsibility for the preparation of skilled manpower for industry (Bowland 1994; de Moura Castro 1991).

Traditionally, policy makers and implementors viewed industry in narrowly modern sector oriented terms. However, it has become increasingly clear that the modern industrial sector has severe difficulties in absorbing manpower into wage employment. Therefore, a mismatch has developed between the likely labour market destination of VTI graduates and the training orientation they receive.

As state-financed and -directed institutions, VTIs typically have been slow to react to this contradiction (Awashti 1993). However, the retreat of the state in many countries in the face of financial collapse (e.g. Africa) and/or resurgent *laissez-faire* ideology (e.g. Latin America) has brought many VTIs face to face with harsh realities. In some countries, e.g. Jamaica, VTI reforms are already well established (HEART 1993), whilst in others, such as Ghana, the planners are still deciding on how best to implement government policy calling for such a reorientation.

The early 1990s have also seen considerable donor interest in VTI reform. It is a key element of the reform package envisaged in the latest World Bank sectoral paper (World Bank 1991a). It is also the subject of research currently being undertaken by the ILO. Bilateral donor interest has also been evident, e.g. from both SIDA and DANIDA in the case of vocational training system reform in Tanzania.

Whilst it is evident that much of the necessary reform must be at the policy level, a significant degree of reorientation is beginning at VTI level (e.g. Ball 1991; Rao and Wright 1991; Awashti 1993; MEDI 1993). It is likely that VTIs will continue to play a role in preparing workers for the formal sector, and many reforms are directed towards the more efficient achievement of this. But it is noticeable that a good deal of the reform efforts of the ILO in respect of the VTIs is concerned with thinking through their potential for influencing the informal and micro-enterprise sector. Typical of this is the Turin Workshop and research papers of December 1993 on 'Training for self-employment through VTIs' (ILO 1993).

Many of the wider debates about the impact of globalisation, flexible specialisation, internationalisation of markets, and the diffusion of new technologies are much more related to developments in the OECD countries and the NICs (along with their VTIs) than they are to the poorer developing countries and their training systems. (See for example the papers to the ILO Workshop on new trends in training policies [October 1993] for these trends).

The relevance of vocational training to the workplace in industrialised countries is frequently questioned (Lauglo 1994). There is a greater problem in developing countries where time- and occupation-limited structures are even less appropriate. It is sometimes argued that the possibility of using competency-based approaches to facilitate flexible training periods should also be investigated for developing countries. Modularisation might also be extended in order to make training more flexible. But in considering the relevance of these new modalities for the developing world, it must always be remembered that in the North these new developments in the training system have only worked effectively when they mirrored and were reinforced by new developments in technology, labour processes and in the economy more generally. Even more so in the South, the introduction of isolated innovations in the training system alone is likely to be ineffective.

The reform of VTIs is driven in the South by a double agenda. On the one hand reforms are seeking to make their relationship with the wage employment sector a good deal more flexible. On the other, VTIs are being urged to orient their trainees towards self-employment and enterprise since the mismatch is so stark between numbers of formal sector jobs and numbers of aspirants. But the fact that many of their graduates eventually will enter the informal sector does not mean that attention should be switched away entirely from the wage employment sector. Reforms which increase the articulation between training and the realities of the world of wage employment should not be dismissed as irrelevant. Whilst much attention at the political level has been focused on the preparation of youth for immediate post-training self-employment, there is a considerable body of evidence suggesting that frequently the most successful informal sector actors are those who have entered the sector after a combination of training **plus** a substantial period of employment in the formal sector (e.g. Grierson 1993; Mead and Kunjeku 1993). Even though the modern sector is very small (and is not even 'modern' by the standards of what is happening in the North), it remains the source of much of the most relevant technological learning for the eventually self-employed.

VTIs are becoming increasingly attuned to market realities, although this process is often hampered by excessive bureaucratisation and centralisation of decision-making (Awashti 1993). In Latin America, vocational training is less shackled by bureaucracy and is more able to cover costs, largely through payroll levies (Ducci 1991). In Africa, however, it is likely that self-financing will remain a distant goal for the foreseeable future. Nonetheless, there are examples of institutions where significant cost-recovery is being achieved. An illustrative case is that of Harare Polytechnic in Zimbabwe. Whilst state regulations mean that the official courses of the Polytechnic are free; it has been able to offer evening classes which have attracted huge numbers of students whilst covering costs and partly subsidising the day-time programme. The Engineering Department, for instance, has had up to 700 external students enrolled for particular courses (ApT 1993a). This example indicates that even where the state is reluctant to abandon subsidised tertiary level technical education, there is scope for innovative methods of cost-recovery, as well as a significant market for training.

In some sense the above illustration presents a paradox about VTI reform. Within the full-time day provision of many VTIs the traditional student clienteles, often still highly subsidised, are being urged to become more oriented towards self-employment. In the evening provision, large numbers of aspirants are paying much more for their courses, and may well be activated by a desire to use such training to enter wage-employment.

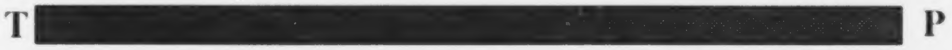
In this situation, not nearly enough is known about who are the present clienteles of both formal full-time and less formal, part-time vocational courses, and what the implications of the agenda of flexibility, reduction of subsidy and deregulation might be for these clienteles.

Training with Production

Training with production, as contrasted with Education with production (EWP), is common in both Africa and Latin America. In Asia, however, it is less apparent. In India, for example, this is due to the strictness of labour legislation, which makes such training unattractive to potential providers.

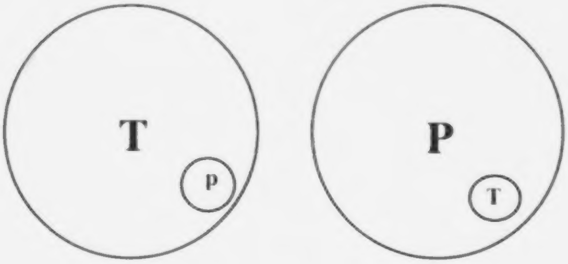
In parts of Africa and Latin America, however, Training with production (TWP) has received a degree of support from policy makers, implementors and researchers. Its supposed benefits may be seen as four-fold. Firstly, through the sale of the output from workshops, an element of cost-recovery can be introduced. Secondly, the retention by the students of their products or income derived from production can help to reduce the costs of training for these students. This, it is argued, should increase the access of disadvantaged groups to training. Thirdly, by making the learning situation closer to the realities of production, pedagogical benefits can accrue. Fourthly, the productive process can increase the self-worth of the individual (Biervliet 1994).

In practice, however, TWP is difficult to organise (Kanawaty and de Moura Castro 1990). Training (T) and production (P) are often conceived of as occupying the same continuum with training programmes being situated somewhere between the two poles.



Such a view implies that there are trade-offs between the amounts of both training and production to be attempted as part of the particular training programme.

However, it is also possible to view training and production as discrete environments. In such a view, training undertaken in a production environment (in an enterprise) reflects the realities of production rather than training, and vice versa (King 1985).



(adapted from King 1985: 76; [T=Training; P=Production])

This analysis implies that an ideal blend of training with production may not be possible. Rather, the production imperative is likely to predominate in some situations, and in others it is possible that the emphasis upon training will tend to reduce the learning from production (Grierson 1989b).

The difficulties of this balance between training and production are illustrated by one of the best known examples of TWP, that of the Botswana Brigades. The Brigades were founded in 1965 as a response to the needs of youth unable to get places at secondary school (Van Rensburg 1978). Initially for building, and later for a range of other trades, they aimed to provide workshop training, supplemented by theoretical lessons and general education. However, the majority of the trainees' time was to be spent in productive activities. The Brigades ran into problems with this approach, however. Over time, the movement began to be strongly differentiated between production and training brigades, although both still reflect the original mandate to an extent.

The example of the Brigades also suggests that a form of TWP can achieve a good degree of success. The system has produced a large number of craftsmen with nationally recognised certification (Hinchliffe et al 1988). The performance of the Brigades in providing low-cost training for disadvantaged youth has been largely positive and has led to the Brigades being increasingly formalised into the state system of provision (Hinchliffe et al 1988, Närman 1988a). Such a programme does appear to minimise opportunity costs for students and facilitates more equitable access to training.

From the perspective of the original notion of the Brigades being a way of developing small scale rural enterprises, the evidence is more mixed. Only a short time after they had started, the Botswana economy began to grow rapidly, based on new-found minerals, and hence many Brigade-leavers, once destined for rural self-employment, found themselves working in the booming formal sector building industry and elsewhere. And now that the Brigades have become the lowest layer of a national hierarchy of vocational training, it is likely that their original self-employment agenda will be further eroded.

Moreover, the very qualified success of examples such as the Brigades is probably outweighed by negative counter examples. In many cases TWP simply equates to poor quality production. Furthermore, frequently it also leads to competition between the subsidised production of the VTI (using the VTI trainees as cheap or free labour) and the output of the informal sector enterprises nearby. As well as being a market distortion, such production will inevitably increase the suspicion with which VTIs are regarded by many informal sector producers.

TWP strategies still appear to be on the agenda of many policy makers. In some instances this has resulted in heads of national training systems being left with the dilemma of having been ordered to implement a policy of TWP that their experience tells them does not work. What this group may need most is alternative strategies to present to their governments, not financial and technical assistance for a potentially flawed programme.

But equally what needs to be recognised is that what may be termed an informal sector version of TWP is often already embedded in VTIs. By this it is meant that, given the lack of government support for materials, instructors have turned to using the facilities of the VTI for production, and are really just offering on-the-job training to their trainees while organising 'custom jobs' to outside clienteles. This lower case kind of twp is a not uncommon response of training systems faced with structural adjustment, but it is yet one more example of the training for self-employment existing in one form before the government or the donor agencies promote it in another (King 1990b).

Entrepreneurial Skills Development Programmes (ESDPs)

A common criticism of graduates of VTIs is that they lack the entrepreneurial skills and attitudes that are the prerequisites of successful informal sector actors. In Latin America the national training agencies were often swift in their adoption of such an approach (Ducci 1991). There is also increasing evidence of responses to this trend in Africa, Asia and the Caribbean. In the Commonwealth, for example, a programme of the Commonwealth Secretariat has led to the development of Entrepreneurial Skills Development Guidelines, and the launching of pilot projects in several member countries (Rao, Wright and Mukherjee 1990).

Experience in developing such projects appears to suggest that what is required for their success is a transformation rather than a reformation of existing VTIs (Rao and Wright 1991). It is insufficient simply to add on business courses to the existing content of VTI training provision. This will not alter the hidden curriculum of such institutions (MEDI 1993). Rather, whether entrepreneurial skills development is organised as an optional course; a core offering for all students; or as the central element of the training package, it must be fully internalised by the institution (Hoppers 1992). This is a major undertaking, requiring, *inter alia*, the right supportive financial and legislative framework from the government, and a rethinking of staff and student recruitment (Awashti 1993 and MEDI 1993).

An example of a successful reorientation of this kind is provided by the Malawian Entrepreneurs Development Institute (MEDI). This was a conventional VTI which changed its name and focus in 1985. At that point entrepreneurship accounted for approximately 30% of course content (MEDI 1993). Subsequently, the entrepreneurial content of MEDI courses has increased as it has shifted towards a new role of taking graduates from conventional VTIs and providing them with entrepreneurial skills plus some technical skills upgrading closely tied to commercial requirements. The technical upgrading is done in a TWP context. MEDI only accepts those who wish to be self-employed and appear to have entrepreneurial potential (MEDI 1993).

In MEDI's case reorientation appears to have been highly successful (MEDI 1993). The factors central to this success are significant. This was a root and branch change which transformed MEDI from being a VTI in any conventional form and which was accompanied by the termination of the contracts of many of the training staff. MEDI's new orientation makes it suitable for the development of the entrepreneurial abilities of those who already possess technical skills and have the potential to become successful entrepreneurs. However, such an institution is not a suitable vehicle for reaching the large majority of people who are likely to be involved in the informal sector.

It is unlikely that MEDI will be a relevant model for the majority of VTIs. If, as seems certain, traditional VTIs are to continue to exist, it may be more realistic to seek to develop a limited number of Small Enterprise Development Institutions to provide entrepreneurial preparation for the informal sector rather than attempting to introduce enterprise education systematically into all VTIs (Hoppers 1992). Such centres could act as resources for other agencies interested in entrepreneurship development. Indeed, it is possible to envisage replication of the model of the Entrepreneurship Development Institute of India (EDI-I) which exists primarily as a facilitator rather than a provider of entrepreneurial development courses (Awashti, Murali and Bhat 1990).

One of the commonest current prescriptions for VTIs is that they offer enterpreneurial training for all their students, so that they are oriented to occupations other than wage-employment. As the example of MEDI makes clear, a serious commitment to enterprise development means far-reaching changes, and a fundamentally different kind of institution, involved not just with training but with many of the other services, such as credit and extension, associated with small enterprise development ('maximalist approach'). The alternative, 'minimalist' approach keeps enterprise training to a minimum, as a single subject, in an institution that is still primarily concerned with skill training. There is no involvement with small scale credit, follow-up or other services.

If an institution, such as a VTI, really wishes to bring enterprise into its core curriculum, this is no longer a curricular question. It involves rethinking who are the appropriate clientele, what pre-training experience should they have, and what support should be offered after they leave (King 1993).

The Future of Vocational Training

World-wide, vocational training systems are experiencing a period of profound change (ILO 1993). They are becoming more responsive to a set of new labour market and technology shifts. Government agencies are beginning to forge genuine alliances with other agencies which possess comparative advantage in various aspects of training provision. Governments are also becoming more aware of their responsibility to create an enabling environment in which both training and production can flourish. There are many situations in which the change of the state's role from player (and provider) to referee (and standard-setter) is desirable. However, it is important to avoid ideological zeal being permitted to outweigh practical considerations, and to recollect that many of these trends are affecting OECD countries more than the poorer developing countries

The VTI itself is also subject to great pressure to change. It is clear that many have been obliged, through political and economic changes, to become more flexible in terms of funding and curricula. This is particularly true of Eastern Europe and the former Soviet Union, and selectively of developing countries. In these latter, they are increasingly expected to reflect, through the composition of both their staff and student bodies, a greater emphasis on the informal sector. However, there will be a continued role for the VTI in preparation for the formal sector. More and more, therefore, developing country VTIs are expected to cater to both clienteles, formal and informal. This is not necessarily a contradictory requirement, however. Many eventual informal sector actors will also spend a period of time in the formal sector accumulating skills and capital. Therefore, reformed formal sector training can be good for the informal sector too.

As we have suggested in the two previous chapters, we should not expect to find a single model of the most suitable VTI response to the pressures to reorient towards self-employment. Different VTIs will necessarily reflect different existing institutional realities and intended policy imperatives. It will be necessary for planners at both institutional and national level to determine the appropriate degree of self-employment focus in each circumstance. The options available may range from no change at all to a total reorientation towards preparation for self-employment. This range of options can be presented in a simplified form by the below decision tree:[2]

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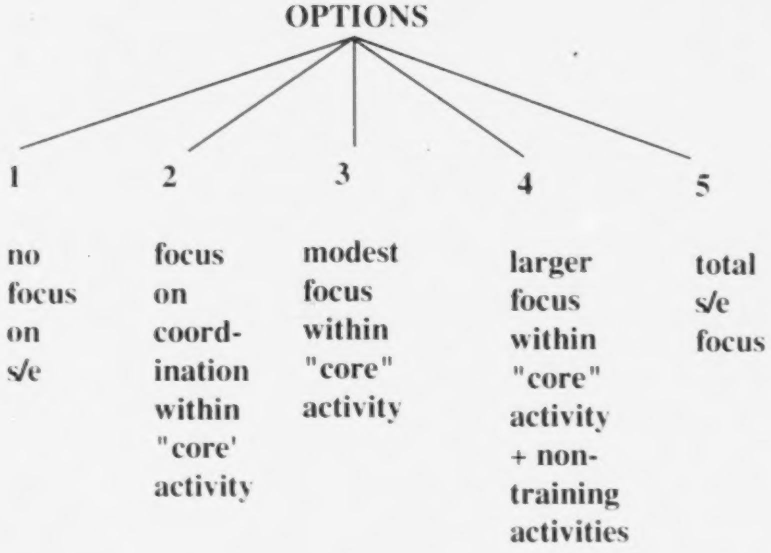
[2] The following model and the discussion surrounding it are taken from the report of a working group at the ILO Expert Consultation on Training for Self-Employment through Vocational Training Institutions, held in Turin, December 1993. It owes much to John Grierson.


OPTIONS
1
2
3
4
5
no focus on s/e
focus on coord-ination within "core' activity
modest focus within "core" activity
larger focus within "core" activity + non-training activities
total s/e focus

Essentially, this model illustrates that there are a variety of possible responses to the pressure to reorient VTIs towards self-employment. Option 1 represents the situation in which the VTI continues to serve its traditional, formal sector constituency only. Such a position may reflect a belief in the need for the continuing provision of training to such a constituency, or it may point to an incapacity to take on a new and much more challenging clientele. It should not, therefore, be seen as an irrational resistance to inevitable and necessary change.

Option 2 reflects similar concerns but allows a role for the VTI in coordinating with other agencies deemed to be more suited to providing the non-skills aspects of self-employment preparation.

Option 3 reflects the reality that evolutionary change is often more advisable than revolutionary change. It reflects and respects the VTIs experience in providing its "core" activity of technical skills training. However, it acknowledges additionally that traditional subjects and methodologies may no longer reflect even the realities of the formal sector and that their reform might better equip the VTI to address the skills needs of both the formal and informal sectors.

Option 4 would maintain the technical skills preparation activity of the VTI but would provide self-employment focused non-technical training support services in addition to the "core". *Inter alia*, such additions could include ESDPs, marketing assistance and business counselling services.

Option 5 would be a MEDI-style approach. Whilst some degree of technical training might be retained within the package of provision, the primary focus of the institution would have changed from technical training to self-employment preparation.

If changes are to take place then they will require an altered emphasis at national policy level as well as in the VTIs. There is a need to consider how the institutionalisation of any such change can be built into national- and VTI-level policies, and the role of donors in facilitating this. Such considerations must be present from the outset in all new programmes of support to VTIs.

However laudable reforms to the training system may be, their probable impact on the informal sector should not be exaggerated. The numbers of formal sector trainees who eventually move over to the informal sector does mean that general reforms will impact indirectly on the informal sector. A more direct effect will be seen from the proposed reorientation of the training system towards the informal sector. However, it must be clearly understood that this reorientation will have an uneven impact across the highly heterogeneous informal sector.

ESDPs, for example, are in several countries explicitly aimed at "emergent entrepreneurs" or small- rather than micro-enterprises. It is necessary to be clearer as to who this target group is. Many of these programmes are aimed at already highly privileged groups such as university students and civil servants. On becoming entrepreneurs, these will be classified as informal by virtue of their size, rather than any real similarities with "typical" informal sector actors.

Whatever its nature, we may expect that the ongoing reforms of highly formalised VTIs may succeed in reaching some informal sector artisans who require significant levels of technical skills. However, a reformed training system is unlikely to be the most appropriate vehicle for supporting small businesses with limited technical dimensions, such as foreign exchange stalls in Lagos or Peshawar. Furthermore, there is even less likelihood that the official training system can reach the most marginal members of the informal sector. As we shall see in the next section and next chapter there are often mechanisms which are more suited to reaching certain populations such as these.

RURAL TRAINING

Historically the preoccupation of national training systems has been with the 'modern' sector of the economy. In parallel, most of the interest until very recently in the informal sector has also been directed at urban artisans. However, there has also been a growing awareness that the majority of the population of developing countries in sub-Saharan Africa and South Asia are still to be found in the rural areas. (This has of course changed markedly in Latin America, with, for example, the urban population in Colombia moving from 30% in 1950 to some 70% in the early 1990s). The continuing pace of rural-urban migration has attracted the concern of governments. And as a result of this, national training systems have been required to begin thinking about their obligation also to provide rural training. It had always been thought that this did not make much sense when the VTIs were only concerned with preparation for government ministries and urban industry, since it might just accelerate the movement to the cities. But with an informal and micro-enterprise orientation, there was no reason for training not to be relevant *in situ* in the rural areas.

Where it has formed part of a national system of provision, rural training has often suffered from one of the major problems faced by urban training systems: the tendency for provision at local level to reflect national planning directives rather than local needs (Awashti 1993; Haan 1994).

In Latin America strong national training agencies (NTAs) have helped to ensure better articulation between urban and rural, formal and non-formal training (Ducci 1991 and 1994). However, in Africa this has not been the case. There the lack of such strong agencies in many countries has allowed a polarisation. The former has tended to remain highly formalised in content and methodology, and oriented towards the development of skills needed in manufacturing industry. The latter, however, has had its methodological underpinnings in the non-formal mode, and has been oriented towards agriculture and conventional rural artisan skills. Moreover, rural training has tended towards a multi-faceted approach, in contrast to the highly focused nature of urban training. On the other hand, there is evidence that trainees in rural training centres and similar institutes regard national trade tests as their priority qualification.

Urban training, especially in government centres, has been increasingly affected by certificate escalation, with the result that many of the institutions recruit at post-secondary level, where once they had accepted primary school leavers. Similar forces are at work in rural training, but there are still openings, even in government centres, for those with just primary education. A prime reason for this differentiation is that many of the facilities for rural training are in the hands of NGOs or local communities, and they see that level of entry as more appropriate than developing a post-secondary institution.

Participation in unskilled rural activities is not regarded highly by rural school leavers who aspire to further education or urban sector employment. Rural training, therefore, has been seen by many as a backdoor entry into these areas from which they have been excluded by virtue of their limited education (Oketch 1993). This has tended to affect rural training programmes negatively. Firstly, there is pressure to academicise the curriculum and to stress certification in order to facilitate entry into further courses. Secondly, there is a tendency for such training to become more reflective of the needs of the formal sector as this is where trainees have aspired to find employment.

We are not in fact arguing that a separation into two tracks, rural and urban, with their own certification systems, is preferable, for enough has been learnt in the 1960s and 1970s (especially in francophone West Africa) about rural populations' resistance to separate rural fare. But with the rethinking of VTI preparation for the formal sector, there is an opportunity to build a national system of qualifications which is truly national, and does not just mirror the skill needs of the most modern firms in the cities.

As a result of these factors, rural training programmes have been torn between their stated objectives, and meeting the demands of rural young people to training for relevance and mobility. This is illustrated by the case of the Youth Polytechnics (YPs) in Kenya, but other examples could have been drawn from many other countries.

The original Village Polytechnic movement was launched by the National Council of Churches of Kenya (NCCK) in 1965 in direct response to the growing unemployed primary school leaver problem. These institutions were designed to provide this target group with the necessary skills for self-employment in the rural areas. Subsequently, the name was changed to Youth Polytechnic (YP) and an enlarged funding and administrative role was taken by the government. The approximately 650 YPs have produced a large number of skilled artisans and have helped to make attitudes towards manual work more positive (Oketch 1993).

However, they have also displayed a number of weaknesses. The YPs became increasingly wedded to the formal trade testing system and, like the Botswana Brigades mentioned earlier, they have produced graduates who have found their way into formal sector employment (Oketch 1993). (The original idea that the skills provided would be locally determined was always unrealistic, given the rural-urban income differential (Allen 1972), and it was perhaps inevitable that they would in a sense become a 'shadow system' of the formal VTIs (Court 1972).) Furthermore, there has also been a serious neglect of the development of business skills. There is a serious imbalance in the levels of unemployment of graduates of male and female graduates (Oketch 1993). As the YP trainees are the 'failures' of the academic system and are largely from the poorer sectors of society, they also tend to face severe difficulties in entering viable self-employment due to their limited access to capital and support networks (Oketch 1993).

The example of the YP is not only useful as an illustration of the limitations of rural skills training strategies, however. The YP also serves as the foundation on which is based a major donor intervention to promote community-based rural training. The Skills Development for Self-Reliance (SDSR) programme is a major on-going attempt by the ILO, UNDP and SIDA to overcome the weaknesses of rural training in Africa. In Kenya, this has developed into the Kenya Youth Training and Employment Creation Project (KYTEC). This is discussed deliberately at some length here, since many of the issues are common to myriad rural programmes of skill and micro-enterprise development.

This project seeks to implement the SDSR methodology through the YP system and is executed through the relevant ministry. SDSR methodology consists of five stages:

i) Community Needs Assessment;
ii) Feasibility Study of Potential Viable Projects;
iii) Training;
iv) Credit;
v) Client Follow-up and Monitoring. (ILO/SIDA 1993)

KYTEC seeks not only to increase the (self) employment opportunities of the rural youth, but also aims at the reorientation of YPs towards this goal (Kivunzyo 1993). This has involved it in providing upgrading courses for YP trainers. Currently (December 1993) the Kenyan government is planning reform of the YP system and KYTEC appears to be a central player in these discussions.

The SDSR methodology identifies the lack of capital as a major constraint on the creation of viable self-employment activities (ILO 1993). Credit facilities have been arranged, therefore, with a commercial bank, guaranteed by money from the Arab Development Bank. KYTEC trainees are presented to the local branch of the bank by their local community-based credit committees. The final decision on whether they receive credit rests with the commercial bank. Since June 1990 over 3 million Kenya Shillings (70 Ksh = £1) have been disbursed and the repayment rate has been 81% (Kivunzyo 1993).

The KYTEC approach is still very young but appears to be developing successfully (Haan 1994). Whilst the SDSR methodology is designed to be flexible enough to be successfully adapted to the particular circumstances of the project country (ILO 1993), there are certain factors which have proved instrumental in KYTEC's success to date, which are worth considering. Whilst this is a donor-instigated project, it is carried out by local staff and is located within the relevant ministry. The project is consistent with the stated policy of the government regarding rural development and makes use of existing structures and staff in carrying out needs surveys, training, etc. (Kivunzyo 1993).

The project explicitly aims at becoming institutionalised within local structures. It makes use of existing organisations and staff wherever possible. This has the effect of minimising fixed costs, whilst at the same time increasing the project's familiarity to key agents and institutions at local and national level. These all further the project's sustainability (Kivunzyo 1993). This is also enhanced by a high degree of cost recovery. Prospective trainees are expected to pay a registration fee which is substantial enough to act as a discouragement to casual applications, as well as covering administration costs. The recurrent costs of training are wholly covered by fees which are included in the total sum for credit submitted to the bank (Kivunzyo 1993).

What is intriguing about this project is that it brokers onto an existing relatively stable training capacity the possibility of adding value through credit and business training. It is worth noting that other agencies, including the ODA, have also targetted the YPs for developing capacities that will feed directly into improved rural enterprise, including the development of tools and technologies (Leek et al. 1993). There are many examples of where a first-rate local initiative, such as the Youth Polytechnics, has been enabled through international funding to have a much wider impact. CIDE's training for disadvantaged youth in Chile is just one small example (Messina 1993; Corvalan 1993).

A further SDSR pilot project is underway in Tanzania; preliminary work has taken place elsewhere, and a number of other countries have expressed interest in this approach. The initial funding, however, appears to be a major barrier to wider replication (Monji 1993) of what at least initially is a high-cost approach, because of the credit and technical assistance dimensions.

In Asia, the ILO has also been responsible for the development of an approach which springs from the same methodology as SDSR. This is known as Training for Rural Gainful Activities (TRUGA). So far, this has been implemented in Nepal and the Philippines. Although, springing from the same methodology, local conditions made Asian planners adopt different mechanisms in order to carry out this methodology. In the Dutch-funded Philippines project, for example, there has been much less reliance on the staff of existing training institutions acting as trainers; local artisans have been preferred (Baldemor 1993).

In many countries the demand for rurally-based and rurally-oriented training is made more acute by the presence of large numbers of refugees. In the past special programmes for refugees have caused tensions at the local level as aid has often raised the material conditions of the refugees above that of their neighbours. One example of a programme which seeks to address the needs of both local and refugee communities is the Refugee and Sudanese Training Programme (RSTP) in Eastern and Central Sudan. This is a German-aided (GTZ) project, although it builds on the previous experiences of an ACORD programme (which we shall consider in a subsequent chapter).

The GTZ programme aims at "sponsoring vocational training and women's activities for refugees and Sudanese with the objective of providing skills which lead to employment and income generation or income saving" (Lohmar-Kuhnle 1993: 2). There are various projects under the main programme which are delivered by a variety of agencies, principal amongst which are the Commission for Refugees and the Ministry for Youth and Sports. Training includes sewing, handicrafts, home economics, car mechanics, and hand pump maintenance. The programme seeks to make use of existing training facilities which are under-utilised. Where appropriate the workshop facilities of the informal sector itself are used (Lohmar-Kuhnle 1993).

In keeping with GTZ philosophy, this programme is based on a request by a counterpart agency. Whilst collaboration with counterpart institutions is desirable, this programme has faced severe difficulties due to the limited institutional capacity in Sudan.

Another GTZ-funded programme which has a dual focus on refugees and their neighbours is found in North West Pakistan, close to the border with Afghanistan. The Pak-German Technical Training Programme has made use of the existing facilities of a VTI from which to base its outreach to the wider community.

The focus is specifically on skills for self-employment, whether in the rural setting or in the long-established informal sector of the urban bazaars. The central training unit provides training in seven different skills areas, but the 14 satellite centres concentrate on just three: Carpentry, Tailoring and Masonry. Overall the project caters for 4 000 trainees per year. Instructors are selected from the local community on the basis of their technical skills and are then involved in curriculum development. Each training unit has a head who is also responsible for teaching basic mathematics. 3-5 units are under a coordinator who maintains links with the central unit (Khan 1993).

The programme was very conscious from the outset that the majority of the target group were rural people with minimal formal education. This was a major factor in limiting the course to half-day sessions with a practical focus. Courses were designed to last for four months (Khan 1993).

This programme has elicited favourable evaluation and appears to be an excellent example of what can be achieved through a judicious blend of structure and flexibility. As we shall see in a later chapter this programme has a variety of other provisions under its umbrella. All begin from the premise that self-employment opportunities exist for those with skills training. Importantly, this did not lead to complicated and expensive skills training programmes. Rather, it was understood that any such training should be appropriate to both the backgrounds and the horizons of the target population (Boehm 1993).

Institutionalisation[3]

Rural training agencies tend to be relatively weak in comparison with the formal sector-oriented training system. Lack of institutional capacity is likely to be a major constraint on programme implementation. In both the rural and the urban training settings there appears to be a change in donor emphasis away from free-standing projects and towards an attempt to integrate their interventions into a coordinated training system (e.g. in the case of SIDA support to Tanzanian VTIs). In this light, it is necessary that institutional replication strategies should be explicit in programme guidelines and plans from the outset. The SDSR/TRUGA experience suggests that this can be addressed in a systematic manner. In Nepal, for example, the TRUGA project has through its first five years developed from a pilot programme to coverage of 23 districts; with coverage of all 75 districts expected by 1998 (ILO/UNDP 1993).

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[3] The conclusions in this section are heavily influenced by discussions which took place as part of the ILO Meeting of Experts on Community-Based Skills, Training for Self-Employment and Income Generation, held in Turin, September 1993.

Nonetheless, there may be grounds for maintaining some distinctions between rural and urban training within a coordinated system. Reforms in urban training are primarily aimed at full time participation in a particular trade whether in the modern sector or as a self-employed artisan. In rural areas, few artisans are either willing or able to devote themselves full-time to their craft, retaining their involvement in the agricultural sector. Rural training, and (self) employment promotion, must reflect this reality. Methodologies will necessarily differ according to location. Whilst mobile training units may have their place in the poorer urban areas, they seem to have particular relevance in rural areas, as witnessed by experience in such countries as Costa Rica (Ducci 1991) and Nepal (ILO/UNDP 1993).

Planning for the replication of pilot schemes of rural training is in itself insufficient. Such a process can only succeed if the programme is sufficiently reflective of the perceived needs of the local institutions involved. Programmes such as KYTEC, which reflect national policy objectives, are more likely to succeed than those which seek to impose an external set of priorities on the host country. Too often, however, a top-down strategy for national replication of pilot schemes has been the pattern in many African countries, and this pays scant attention to the local dimension and perspective before declaring the pilot to be nationally adopted. Hoppers has commented on the adoption of Education with Production in similar terms:

> The implicit strategy was once the politicians and senior professionals in a ministry were convinced of the acceptability of EWP (and this had to be along conventional educational criteria) then it could easily be implemented throughout the system. There have been no clear views as to how at the same time the local stakeholders could be assisted to address their conventional perceptions and expectations with regard to school-education and development (Hoppers 1994b: 11).

The training provided must also be sustainable, given the financial weakness of most states. There is evidence to suggest that even the most disadvantaged trainees can raise significant sums of money or can be successfully integrated into credit programmes. The key issue with regards to sustainability, therefore, is not the ability to pay. Rather, it is the quality of the training provision and its relevance to local needs. Training provision must be based on a thorough understanding of the needs and opportunities of the community. Methodologies must be appropriate to the backgrounds of the trainees. The reorientation of training along these lines is difficult but, experiences in Kenya, Pakistan and elsewhere suggest, not impossible.

The concern with sustainability must mean that the key time to discuss possible replication is not when the donor-assisted pilot comes to an end, but when the pilot programme is being negotiated, as King (1993b) has argued:

> If it is true that the project really would never get started without recourse to special donor arrangements, then perhaps the project or programme does not have a local constituency sufficiently interested to justify it (p. 53).

Training as part of a Package

The lessons gleaned from the above programmes suggest that rural training in itself is insufficient. To be successfully self-employed requires at least some initial capital. Formal loans are particularly difficult to raise in the rural setting, and as a result the majority of micro-enterprises are started from sources other than loans (Mutua and Aleke-Dondo 1990). Training institutions, on their own, clearly lack the expertise to address this issue. There are credit institutions in some countries which deal specifically with rural clients, but again it should be noted that it is informal credit that rural entrepreneurs rely on rather than formal schemes. In some countries the commercial banks have been willing to get involved in such lending. In other countries again, such as India, legislation exists requiring banks to lend a certain proportion to such informal clients. What is needed, therefore, is a mechanism for the coordination of training and credit which is country-specific.

In a similar manner, it is unclear that trainers are the best equipped to carry out two of the other frequently recommended components of the overall package of rural training: training needs and opportunities assessment, on the one hand, and post-training follow-up, on the other. The best means of providing these, and the most appropriate agencies to become responsible, must again vary according to the specific situation within each country or locality. Donors have a key role to play in ensuring that their support for rural training takes cognisance of the needs for such alliances and incorporates explicit strategies for their identification and development.

NGO-ORGANISED TRAINING

There has been much debate over the relative merits of public and private training. This has tended to contrast the weaknesses of government-provided or sponsored training with the strengths of either industrial or private-for-profit college training. As a result, a further important category of training provider has tended to be insufficiently considered: Non-Governmental Organisations (NGOs), who provide a good deal of non-profit training. Some NGOs are concerned with the promotion of free market values (e.g. the Urban Foundation in South Africa). However, there are a very large number of NGOs which are interested in training for its social benefits above all else. Indeed, it is the perceived ability of NGOs to reach the most disadvantaged sections of society which has attracted most interest, particularly from donors, e.g. the ILO (Kanawaty and de Moura Castro 1990)

NGOs concerned with vocational training - which are our principal concern - are a highly diverse group. There are Northern organisations with world-wide coverage down to those with links to a single village. There is a variety of coverage among Southern NGOs too, although very few (e.g. CIDE in Latin America) are more than national in their scope.

Some NGOs have religious origins (e.g. CADEC in Zimbabwe); others derive from political parties (e.g. the German Konrad Adenauer Stiftung and Friedrich Ebert Stiftung); but many have more practical origins. In many countries, for example Kenya and India, a first generation of religious NGOs has tended to be complemented by a second generation of more secular agencies.

In this section we will look primarily at two organisations, one a religious order with world-wide coverage; the other a large, national (and increasingly regional)-level, Southern NGO. Both provide excellent and relatively large-scale examples of how technical training can be provided to the most marginalised elements of society.

A remarkable international network of education and training institutions spanning every continent is run by the Salesians of Don Bosco. Founded in Turin in the middle of the nineteenth century by a Catholic priest, St. John Bosco, the Salesians' mission is to provide education and training for the most disadvantaged children and youth in order to insert them more fully into society (Lohmar-Kuhnle 1992).

Salesian institutions are conventionally located in or near the poor urban areas where their target group are to be found. The vocational training provided has a clear socio-pedagogical basis (Lohmar-Kuhnle 1992). The whole person is to be developed, not just their manual skills. Salesian education and training are heavily subsidised, and are often free for the very poorest (Mashek 1992).

The Salesians maintain wide networks of contacts both in business and government circles. This ensures continued goodwill towards their efforts. Furthermore, such networks also provide contracts which bring some degree of cost recovery (typically 30-40%) to the training centres and contacts which are essential for the disadvantaged youth who train there (Lohmar-Kuhnle 1992; Mashek 1992).

Salesian training tends to be of high quality but often is wedded too firmly to conventional trades. It does take youth from the most disadvantaged informal sector backgrounds and provides for their personal and social development. However, with its focus on formal skills training and its networks of contacts, Salesian training is primarily formal sector-oriented (Lohmar-Kuhnle 1992; Mashek 1992). Nonetheless, with the contraction of the formal sector, increasing numbers of Salesian graduates can be expected to enter the informal sector where their training and contacts will stand them in good stead. But they are unlikely to have well-developed managerial skills. However, in Calcutta at least (Grierson 1992), there are attempts underway to respond to this, as we shall see when we consider enterprise-based training later in this study.

Programmes such as those of the Salesians in part arose out of a failure by the state to address the needs of a particular population. Such training is perceived as either complementary to that of the state or treats the state with a form of benign indifference. There is, however, another NGO tradition which grew up as a response to the autocratic state and which has been traditionally highly antagonistic towards authoritarian governments. This trend has been particularly marked in Latin America where NGOs, supported by the Catholic Church, were often the only vehicle left open for civic action (Corvalan 1994). What distinguished several of these in Latin America is that a concern with grass-roots community organisations was married to a tradition of independent social science research (ECLAC 1992).

Some of the best known Latin American training NGOs come from Chile. Since the 1970s the Centre for Educational Research and Development (CIDE) has provided training for over 6 000 socially disadvantaged youth and women in the shanty towns of Chile's main cities (Messina 1993). The centre uses as trainers craftsmen and women who CIDE provides with basic pedagogical skills. The effect of the Pinochet regime (1973-90) on community structures through its repression of local democracy led CIDE and other NGOs to focus increasingly on community development within their projects for the informal sector (Corvalan 1987 and 1994; Messina 1993).

CIDE has drawn largely on the widely-shared Latin American experience of 'popular education' and has a holistic view of training (Messina 1993; Corvalan 1994). Responsibility for promotion of the programme, preparation of training places, selection of participants, and the identification of candidates for instructors' training among local craftsmen, have been devolved to local community leaders and NGOs. Training activities last for 300 hours with a quarter of this time being devoted to personal and social development. Technical training makes use of training with production methods (Messina 1993). After training, CIDE provides some technical and financial support to develop local micro-enterprises, especially for women whose geographical mobility is constrained (Corvalan 1987).

It is clear that the size of CIDE's offering is very small in comparison with the level of need in Chile. However, the programme does appear to be reaching disadvantaged women and youth. CIDE trainees have on average two years less formal education than trainees on the state-run *Chile Joven* (Youth of Chile) scheme (Messina 1993). Its gender sensitivity is one of CIDE's great strengths. Its achievement of a 3:2 female to male enrolment ratio is far higher than in comparable government programmes in Chile (Messina 1993).

The emphasis on personal and social development seems to be important (Messina 1993; Corvalan 1994). The same is true of the location of training centres in the neighbourhoods to be served. This takes the form of mobile units or utilisation of local buildings, e.g. schools or churches (Corvalan 1994). The use of non-traditional instructors is important in the breaking down of conventional, over-formalised methods of imparting skills and knowledge (Corvalan 1994). It would also appear necessary that some degree of local community organisation or the possibility of relationships with development agencies already operating in the area should be encouraged if recruitment of staff and students is to be facilitated (Corvalan 1994).

NGOs differ from government agencies in that they have a much clearer focus on the informal sector. They also have a much more explicit link with community development strategies (Corvalan 1994). Typically, NGOs have a concern for local self-reliance and seek to improve small-scale industry. However, what may be their greatest strength is their ethos. Both the Latin American social-orientation NGO tradition (as exemplified by CIDE) and the world-wide Salesian movement are products of a theological concern for the disadvantaged, a "preferential option for the poor" in the language of Latin American liberation theology. Successful NGOs are not necessarily religious but they do tend to have a very evident sense of commitment to their work which is a major factor in their success (King 1993: 10).

NGOs have many strengths. However, one notable weakness is their lack of coordination. There are few examples of large-scale NGO collaboration and these tend to come from the environmental rather than training tradition. However there are signs of change. One country where NGOs are already seeking to establish a national network is Colombia. Over 2 000 NGOs are already directly or indirectly affiliated (Ramirez 1993a). This network brings together all types of NGOs, but training NGOs are amongst the most visible. Their collaboration as a distinct grouping within the wider NGO movement has been facilitated by the establishment of the umbrella organisation.

Many of these Colombian NGOs are interested in training for self-employment, but few of them have sufficient technological capacity. For this reason they have entered into agreements with the national Colombian training body (SENA) which either provides training for the NGO clientele or supports the training provision of the NGO (Ramirez 1993a).

In the sphere of microenterprise development Colombia has also achieved notable success in bringing together the NGOs, the national training agency, and the financial institutions. In 1984 the National Plan for Development of Microenterprise was launched. Between 1988 and 1990 45 NGOs joined SENA and financial institutions in providing management training to 50 000 entrepreneurs. They also helped in the disbursement of US$ 15 million in credit to 20 000 entrepreneurs. These components have been complemented by SENA programmes which address the technical skills needs of these entrepreneurs (Ramirez 1993a).

A similar process has occured in Kenya, although for very different reasons. In 1992 the NGO Coordination Act in Kenya was passed. This was perceived by many to be an attempt at state control of NGOs, but it provoked the creation of an autonomous NGO Coordinating Network.

NGOs, both Northern and Southern, tend to be hesitant collaborators with donors and governments. Often indeed they are fundamentally unsuited to such collaboration. Many NGOs have an ideology about development that is very different from that of the state. Equally, there is a tendency towards a lack of critical appraisal of NGOs. There are a number of NGOs whose programmes run contrary to the cultural, religious and political norms of the societies in which they operate. Equally, there are NGOs which are simply unwilling to engage in dialogue with "official" agencies for whatever reason. Such organisations are unlikely to be suitable partners for donor agencies.

Nonetheless, there are many NGOs with which collaboration would be less problematic. For example, it appears that a series of highly professional NGOs are emerging in Ghana (Boeh-Ocansey 1993: 21). The ability of such NGOs to reach the informal sector suggests that they are a natural target for donor support, if required. Such support must be offered in a sensitive way which attempts to treat the NGO as the partner which has the relevant expertise. Donors should seek to support suitable NGOs in ways that do not weaken them in their areas of particular strength. Capacity building, research support and facilitating networks for dissemination of information are obvious interventions which should be further investigated in this context.

As far as direct linkage to both rural and urban training of young people for self-employment is concerned, NGOs (both Southern, Northern and in partnership) are probably a more significant source of support than central or local government schemes. There is a tendency, as has been implied above, for them to be more oriented to what we have called the subsistence self-employed than the more entrepreneurial. There is also a strong tendency for income-generation dimensions to be included in larger multi-purpose, community development projects (e.g. in the case of SCIAF). This makes it hard to separate out and evaluate the success of their support to skill development and self-employment. There are, however, other NGOs which are very much concerned with improving the technology of the micro-entrepreneurs in the informal sector. These would include the Intermediate Technology Development Group (ITDG), ApT Design and Development, and many others in Germany, Canada and USA.

Equally there are other specialised NGOs which deal with other dimensions of self-employment and micro-enterprise. Some focus entirely on the small-scale credit side, some on product development, some on women entrepreneurs, and some, again, on the vocational training of the young people in rural and urban situations. One of the paradoxes of this NGO vocational training is that because it is often delivered by institutions (whether religious or secular) that are firmly dedicated to the improvement of the poor, the quality of the actual training is frequently very good, and the graduates can be easily commended to formal sector firms, looking for employees they can trust. In many capitals NGOs with names like Christian industrial training centre are aiming to train for self-employment but find their young leavers going straight to wage employment.

CONCLUSIONS

Training world-wide is experiencing a period of great change. Bureaucratised state training systems are perceived to be increasingly out of touch with the changing labour market and with the prevailing *laissez-faire* ideology. The conservative nature of these systems makes them unlikely change agents. However, the conclusion that such systems are inadequate and incapable of meaningful reform would itself be highly problematic. The structure of the VTI system is already in place and cannot be easily dismantled, even if the political will so to do existed. For many countries, this is not the easiest time to try to take on board the kinds of changes that would allow their government training institutions to adapt to many new clienteles, including the self-employed. But we have sketched out here some of ways that this could happen and some of the barriers across the way.

NGO training and non-formal education, on the other hand, appear to have got much closer to the training needs of the informal sector. This is not surprising, given their mandate and mission. But their tendency has been to target particular sections of the self-employed.

Missing, therefore, from both the NGO and the government training schemes are often the very group of entrepreneurial self-employed who have considerable potential for job creation, technology development, and, eventually, training provision. This group is too successful for the NGOs, and too unconnected with state structures to get access to the formal sector workshops of the government centres. This is the very group that the policy community hope will some day graduate from the informal sector to the formal. Not a great deal is currently known about how they acquire their skills.

In fact one of the dangers of spending a whole chapter on post-school and out-of-school vocational training in its various forms is that it may suggest that this is a large and diverse training system. It is, in a number of countries, in Latin America and in Eastern Europe and the former Soviet Union. But this is not the case for many other countries, including most of those in Sub-Saharan Africa. In these latter, and indeed in many other parts of the developing world, the main path to the acquisition of vocational skills is to be located in the enterprises themselves. Accordingly, we now turn to enterprise-based training, to examine its role in preparation for the informal sector.

CHAPTER FOUR

ENTERPRISE BASED TRAINING

INTRODUCTION

Historically, whether in the formal or informal sector, work itself has been the site of training. Although the twentieth century has witnessed a major shift in emphasis towards school and post-school based training, recent years have been characterised by a revival of emphasis upon on-the-job training and upon close links with the enterprises (World Bank 1991a). In developing countries this has led, *inter alia*, to an increased recognition of the successes of Latin American national training agencies, and a realisation that on-the-job training in the informal sector is often a highly organised and successful phenomenon (Fluitman 1994). On the other hand, we should guard against the pendulum swinging too far in favour of leaving training to the employers, and note the reminder by Caillods (1993: 5): 'No country can rely on enterprises alone to train its workforce'.

As we saw in previous chapters, these insights have been accompanied by a more general trend towards the questioning of the role of the state and a stress on the efficacy of market forces. This faith in the market and in the importance of diversifying training provision has received major prominence in the developing world due to its adoption by the World Bank and the International Monetary Fund. The clearest exposition of this view in the context of training is to be found in the World Bank policy paper, Vocational and Technical Education and Training (World Bank 1991a).

In this chapter we shall consider how these debates find different expression in the contexts of the formal and informal sectors. As our concern is primarily with the informal sector this will provide the major focus of our attention. Nonetheless, we shall argue that changes in formal sector-based training practices can also have an indirect impact on the informal sector. When we come to consider the informal sector we shall consider existing models of training which have been generated within the informal sector. We shall also consider attempts with varying degrees of success both to intervene in and to mimic such models. Finally, some interventions which attempt to develop appropriate modern models will be explored.

FORMAL SECTOR BASED ON-THE-JOB TRAINING

The ability of the formal sector to provide training is constrained by prevailing economic conditions. In the era of structural adjustment, the sector is often shedding labour rather than embarking on ambitious training programmes. Industry is focusing increasingly on job-specific skills. This can lead to a potential conflict between industrially- and societally- optimal levels and types of training. The training system frequently reflects complex historical relationships between the state, employers and trade unions, rather than the real skill needs of the economy (Carnoy 1980). Industry shows far more concern with efficiency than equity and tends to discriminate against, rather than in favour of, disadvantaged groups.[4]

Evidence from the OECD countries suggests that good on-the-job training is dependent on a number of factors (Lauglo 1994). In Japan, the pedagogical skills of supervisors; a strong, company-fostered ethos of personal self-development; job rotation; and quality control circles all appear to be essential to the promotion of skill development within the firm (Sako 1994). In Germany, firms have a powerful long-term commitment to raise the skill level of the workforce (Caillods 1993), and have key training role models such as the *meister* at the heart of process.

In reality there is little in the way of pure on-the-job training. Indeed, research comparing matched English and German factories suggests that productivity differences arise primarily from the higher level of formal, off-the-job training found in Germany's 'dual system' (Mason 1994).

> In Germany, and in other countries that maintain a dynamic, modern apprenticeship, it is the combination of work-based TVET with an exposure to further skills in the linked institutional training of these 'dual' systems that gives this form of apprenticeship an advantage over training that is merely on-the-job. In addition, the quality of this apprenticeship is crucially associated with the interests of the employers and their organisations in financing it, setting its standards and certification, and actively seeking its development. (King 1994a)

It is not the function of the formal sector to provide training for the informal sector. However, it is clear that significant numbers of formally-trained workers do move to the informal sector (Turnham et al 1991). Therefore, improved training in the formal sector can mean better skills preparation for the informal. For entrants into both sectors there is a need for training which is more flexible as a response to rapidly changing technology. It might be advantageous if those likely to move across the sectoral boundaries could be identified and supported (Abuodha and King 1991). This could take the form of a short orientation programme focusing on the key entrepreneurial skills they are perceived to be lacking (Hailey 1994).

There are obviously major practical problems in arranging any such systematic orientation within the formal sector itself for those that might at some point make a transition to self-employment. For one thing, these transitions may take place as much as ten or twenty years after joining the firm. They are not predictable, and in many cases, it is some of the best and most experienced workers who take the decision to work on their own. It is hard to see firms making it easier for them to leave.

On the other hand, as adjustment policies bite more deeply in a number of countries, formal sector workers continue to be cut back, both from government ministries and parastatals (Ghana is an example of quite large numbers being 'redeployed'). It is usually stated that such workers must become absorbed in the informal sector. Workers identified for compulsory redeployment may well be very different from those who have gradually acquired considerable skill and technology, and are ready to start on their own.

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[4] This is often rational, rather than ideological, as workers already employed will often refuse to cooperate with the hiring of labour from such groups, e.g. Mothobi (1978) on worker/employer attitudes in Rhodesia: perhaps an extreme, but nonetheless valid example.

There is a further point that should be made about workers acquiring skills in wage employment that may later be utilised in self-employment: acquisition of such skills can be the result of a deliberate training policy in the firm, or it can take place, on-the-job, with no explicit training arrangements. Again, the very informality of much skill acquisition within the formal wage sector makes its difficult to identify and develop mechanisms that can be used more widely.

TRADITIONAL APPRENTICESHIP

World-wide, training which takes place on-the-job in the informal sector is a common experience. However, the degree to which this is explicitly called or considered to be an apprenticeship, and the extent to which the system is formalised are highly variable. In Egypt, for example, training through a guild system remained the norm until a hundred years ago (Assaad 1993) and still influences training today. In several West African countries, as we shall see, there is a highly formalised traditional apprenticeship system. In Chile and other Latin American countries, as well as in East and Central Africa, however, learning on the job is much less structured.

The size of the traditional apprenticeship system in many developing countries is one factor which makes it so worthy of closer attention. Even in Kenya, with its well developed training system, there are more apprentices enrolled in the informal sector than trainees in the formal system (Ferej 1993; Oketch 1993). In Egypt, 83.5% of craftsmen acquire their skills through traditional apprenticeships (Assaad 1993: 931).

It is also significant that whilst the formal training system must admit to very low rates of labour market absorption for its graduates, the traditional apprenticeship system appears to have little or no such problem. Recent research in Kenya, for example, claims the informal sector has a 100% absorption potential (Ferej 1993).

So, as we turn now to examine local apprenticeship in Africa and elsewhere, we must continually recall that for many developing countries this is still by far the largest system of training for informal sector. Unlike the many small pilot schemes we have alluded to in other chapters, this is a mass system, responsible for tens and hundreds of thousands of young people, depending on the country or the region.

Characteristics of the Traditional Apprenticeship System

In using the term 'traditional' of apprenticeship we are not so much suggesting that it is unchanging - which is not the case - but pointing to the fact that this is a local variant of skill learning as opposed to the various Western versions of apprenticeship that were imported during the 1950s and 1960s in many developing countries (King 1977). With few exceptions, these formal Western apprenticeship systems have remained extremely small as compared with the local, indigenous or traditional systems.

In West Africa in particular (e.g. Cote d'Ivoire, Ghana, Nigeria and Togo), the traditional apprentice system is highly formalised. Elaborate contracts are agreed between masters and the families of prospective trainees. The amount to be paid in fees and the allowances provided by the master are agreed upon. When the apprenticeship period is complete a large and costly graduation ritual is enacted (King 1990a).

The training period is not fixed, but is dependent on the master's satisfaction with the quality of the apprentice's work. On average in West Africa the apprenticeship period is three to four years (Fluitman 1994). Although there is much less detail on Eastern African systems (Sealy 1993), the apprenticeship period appears to be considerably shorter in that region (Abuodha and King 1991; Ferej 1993). Even in West Africa, there is considerable variation according to the particular trade (Fluitman 1994).

Apprentices learn primarily through observation followed by trial and error. The tasks performed and the skills learned are organised by the master or, on occasion, his journeymen or senior apprentices. Some masters follow training plans, although these are frequently unwritten (Fluitman 1994). In certain areas, for example Cote d'Ivoire and Ghana, trade associations have taken a lead in systematising training provision. Unfortunately, however, theoretical aspects of the trade tend to be ignored. Note taking amongst apprentices is rare and asking too many questions discouraged (Fluitman 1994).

Typically, traditional apprenticeship begins with a period of orientation during which the new recruit is expected to learn the discipline of the workshop through carrying out menial tasks such as cleaning and running errands (Fluitman 1994). They are then introduced to the tools and materials of the trade and are given increasingly complex tasks to carry out. In the later stages of their apprenticeship they will be given responsibility for finishing pieces of work, dealing directly with customers and supervising junior apprentices. The master may even leave them in charge of the enterprise on occasions (King 1990a).

The training thus obtained is more than a simple technical preparation. The managerial and business skills learnt during the apprenticeship period are central to the apprentices' future survival as entrepreneurs (Fluitman 1994).

On completing their training few start their own businesses immediately. Instead, the typical career path after apprenticeship starts with several years of wage-employment, and culminates in establishing an enterprise (Grierson 1993; Mead and Kunjeku 1993). This period of employment, usually still in the informal sector, is seen as necessary in order to gain further experience. More importantly, it is a period in which to save the capital necessary to launch a new business.

Advantages

Traditional apprenticeship is characterised by relative ease of entry (Fluitman 1994). Although fees may be quite high, they are typically more than recovered in the form of allowances from the master during the training period. The fees are in any case much lower than those of private VTIs. Therefore, the traditional apprenticeship system is far more accessible to the more marginal societal groups than is the formal training system. In certain trades, however, the traditional apprenticeship system has been restricted in the sense that masters have tended to recruit apprentices from their own caste or tribe, or through what Macharia (1988) terms *traditional social networks.* *However, it appears* that the market is rapidly becoming a more important determinant in trainee selection in West Africa (Fluitman 1994), and this freedom from traditional obligations is also more obvious in the cities of East Africa (Walsh et al.1991).

One key advantage enjoyed by traditional apprentices over their formal sector counterparts in that they have far greater opportunity to observe and participate in business activities. Contacts with the masters' clients increase as training continues and can help greatly with the development of the apprentices' own clientele when they go into business on their own (Grierson 1993).

Barriers to entry into self-employment are significant and are social as well as economic. As we saw above, these economic barriers can be broken by a period of wage-employment, usually working for a master within the informal sector. However, it has been argued that the social barriers are much harder to overcome (Grierson 1993). Small enterprises exist within a series of overlapping social networks of customers, suppliers, creditors, family, etc. A variety of such networks is necessary to establish and sustain a new enterprise. Therefore, access to self-employment is constrained by the individual's ability to profit from or initiate such networks. Inevitably it is those who are most disadvantaged who have the least access to existing networks (Grierson 1993).

One of the most important advantages of the traditional apprenticeship system is the access it provides apprentices to the well-established networks of their masters (Assaad 1993). Such access is further enhanced by the existence of vibrant trade associations, e.g. amongst motor mechanics in Ghana (Abban and Quarshie 1993) or jewellers in Cote d'Ivoire (Fluitman and Sangaré 1989). Traditional apprenticeship, therefore, provides two essential requirements for self-employment: marketable skills and social networks.

Disadvantages

The coverage of the system is by no means universal, however, whether in terms of countries or types of activity. Whilst examples of similar models can be found throughout the world, even in Africa certain regions, such as Southern Africa, have poorly developed systems. Significantly, apprenticeship is rare in some, although not all, traditionally female areas of activity, e.g. soap-making (Birks, Sinclair and Fluitman 1990). Indeed, it may be seen that traditional apprenticeship is usually concerned with artisanal crafts rather than tertiary or service activities (Fluitman 1994).

The traditional apprenticeship system experiences significant levels of drop out. Some trainees cannot cope; find that the trade is "not for them"; or have bad relations with their masters. Drop out rates are in the region of 20 to 25% (Fluitman 1994). Significantly, rates tend to be lower in more traditional skill areas (Fluitman 1994). This may be due to the greater survival of recruitment by kinship in these trades, and to a sense of inter-generational commitment to the trade within the kin or family group. However, it may be due equally to the lower levels of education (and, hence, more limited alternative opportunities) of the typical apprentices in these fields.

The form of training provided also has its limitations. The quality of the skills learned by the apprentice is very dependent upon the skills of the master. It is rare that apprentices have access to the latest techniques or tools appropriate to their tasks. The business skills learnt are also often rudimentary, particularly in the sphere of record keeping (Fluitman 1994). Traditional apprenticeship has been criticised for excessive trade sub-division. This means that traditionally trained workers are good at what they know, but are often poor at adapting to new situations (Assaad 1993). The tendency is towards producing improvisers rather than artisans with sufficient theoretical knowledge to become innovators (King 1977, Turnham et al 1991, De Moura Castro and Bas n.d.).

Possible Links with the Formal Training System

There has been for some 30 years since these local systems of skill training were first noted for their scope and coverage (Callaway 1964), a sometimes unfortunate temptation to see how connections between formal and informal sector could work to the advantage of one or the other. Projects have been designed to do something about this alleged lack of theory in the informal sector or to provide realistic training or work places for the young unemployed. From another angle these linkage schemes can be seen as attempts to introduce elements of the German dual system into the traditional learning arrangements, in the sense of arranging for access to formal trade theory as well as to a coherent training on the job.

A possible way of developing links between the informal and formal training systems is through internships for VTI students in the informal sector. This could provide an alternative industrial attachment to the conventional period of work experience in the formal sector. As a result of the experiences that VTI staff also would gain from visiting their students in the informal sector settings, VTIs might wish to provide short courses which address particular needs of the informal sector.

Whether generated in this way or not, short, upgrading courses appear to have had some potential for reaching informal sector actors. An example of such courses comes from Ghana. Here, the Ghana National Association of Garages (with World Bank funding) has organised courses for both masters and apprentices. There are six week skills upgrading courses for master mechanics and twelve week courses for apprentices run by the Kumasi Technology Institute (Abban and Quarshie 1993). These courses focus on the techniques and machinery to be found in the formal sector. A four week course for masters is also run by the Management Development and Productivity Institute (Abban and Quarshie 1993). This course is primarily aimed at maximising the efficiency of resource use and facilitating subsequent product diversification. Both of these are key factors in determining the success of an artisanal micro-enterprise.

This programme has achieved skills upgrading for a significant number of informal sector actors (albeit within a single group of allied trades). However, evaluation has pointed to certain key weaknesses that other programmes of a similar kind should seek to overcome (Abban and Quarshie 1993). Three principal issues can be identified here. Firstly, it is essential to carry out a needs assessment that will ensure a good match between the requirements of the informal sector and the capabilities of the VTI. Secondly, there is the need to link training to other services (a point we will return to in later chapters). Thirdly, there is the need to achieve significant levels of cost recovery and sustainability (this programme has thus far been 100% subsidised by the World Bank).

It is necessary that any intervention be based on a thorough understanding of the nature of the system being aided or strengthened. Too often there is a temptation to indulge in technical fixes, which perceive shortcomings of informal sector training in terms of lack of inputs, e.g. trade theory. Such interventions can run the risk of seriously altering the social and economic dynamics of the sector. The traditional apprenticeship system has flourished without outside help and will doubtless continue to do so. Any assistance proffered must take cognisance of this fact and must be conceived and presented appropriately.

The importance of this is illustrated by an example from Nigeria. The National Open Apprenticeship System (NOAS) is a dramatic attempt to use the traditional apprenticeship system as part of a national training programme. The scheme is unique for the scale on which micro-enterprises and workshops in the informal sector are used as suitable sites for the training of additional young people, beyond the 'traditional apprentices' the masters have already recruited. NOAS seeks to tap into this local system as well as sending its trainees to large-scale organisations such as the Nigerian Railway Corporation (King 1990a; Lohmar-Kuhnle 1992; Adam 1993).

Wherever they are sent, these NOAS trainees receive a log book with a space for brief descriptions of the work done daily and another for trainers' comments. There is also a page for a weekly summary comment by the trainee, as well as sections for the comments of visiting training coordinators. Saturday morning theory classes (held in schools or other suitable local buildings and provided by hourly-paid part-time trainers) were planned for trainees whose work lacked a sufficient theoretical component (King 1990a; Adam 1993).

This was an impressive innovation and provides several ideas that may merit wider application. However, it also illustrates many of the problems faced by a programme which seeks to intervene in and improve the traditional apprenticeship system. It was difficult to organise the Saturday classes on a regular basis. Also, NOAS trainees do not sign the traditional apprenticeship agreements like their conventional counterparts. Their training period is also much shorter than that of the traditional apprentices (King 1990a). Moreover, it is unclear whether the NOAS students can expect to obtain the same graduation certificate as other apprentices as their conditions of service are so different.

The presence of the new style trainees has led to friction in many micro-enterprises and some traditional apprentices have sought to extricate themselves from their contracts (King 1990a). The provision originally of a state stipend (to both trainee and master) was also a significant factor which may have initially affected the attractiveness of the traditional apprenticeship system. The shorter on-the-job working week caused by the release for trade theory was also a potential source of conflict with traditional apprentices, as well as with masters. Thus, increased training provision has been at the cost of threatening the stability of the traditional system (Adam 1993).

Links with the Formal Education System

Levels of formal education amongst trainees within the informal sector appear to have been increasing for a long time already (McLaughlin 1979). It seems to be the case that a good basic education facilitates access to traditional apprenticeship, and enhances subsequent performance as an entrepreneur (Utria and Salomé 1994). The advantages of better levels of formal education are likely to be most obvious in the more complex and technical fields such as electrical repairs (Utria and Salomé 1994). However, as was noted above, those with higher levels of schooling are the most likely to drop out of their training.

Education levels in the informal sector will inevitably rise as part of any national increase. However, there is a danger in attempts that seek to raise the education levels of the sector independent of such natural increases. Raised educational levels of traditional apprentices in such a context will inevitably lead to reduced access for the most disadvantaged.

There are very few examples of explicit links between the formal education system and the informal sector. It is of interest, therefore, to examine one recent attempt to create such a link. In Ghana, the Integrated Community Centre for Employable Skills (ICCES) attaches trainees after junior secondary school to master craftsmen for a period of two years. This period is certificated and is followed by a further year of theoretical training at a VTI. Subject to their performance these trainees may then be admitted into senior secondary school (Boeh-Ocansey 1993). It is clear, therefore, that such training may lead to leakages into higher academic institutions rather than bring the advantages of further education to the informal sector. However, it will be interesting to see the future career paths of trainees under this system.

Links with On-the-Job Training in the Formal Sector

Although the primary route to the establishment of an artisanal enterprise in the informal sector is perhaps through the various forms of the traditional apprenticeship system, there are a sizeable number of artisans that have entered the sector from formal sector industries (Mead and Kunjeku 1993; Oketch 1993).

The precarious nature of the formal sector in many parts of the world has forced formal sector employees to engage in further activities in the informal sector (King 1993). Indeed, many of those who eventually leave the formal sector to operate solely within the informal sector, first establish their informal sector enterprises whilst still working in the formal sector (Oketch 1993).

Intervention

The issue of intervention in the traditional apprenticeship system is a controversial one. However, there appears to be a case for arguing that some attempts should be made to improve upon a system that already works reasonably well. Nonetheless, it is essential that any interventions should be acceptable to the informal sector, affordable, and directed at improvement rather than formalisation for its own sake. All these factors, and the experience of NOAS, perhaps point to a further conclusion. That is, interventions with national coverage may fail to bring additional benefits to the traditional apprenticeship system due to problems of cost and organisation.

Masters and apprentices are not necessarily opposed to interventions. The GNAG programme above illustrates this clearly. However, their support is more likely for programmes which seek to involve them fully in planning and implementation. Furthermore, interventions which respect and, hence, reflect the cultural norms of the sector are needed to minimise the dangers of destroying the vitality that is at the heart of the success of the traditional apprenticeship system. For these reasons, interventions which seek to strengthen informal trade associations may be particularly valid.

An example of where this has been attempted with donor support (in this case World Bank) is again provided by the case of GNAG. In February 1993, GNAG was involved in the establishment of the Council of Indigenous Business Associations (CIBA) (Boeh-Ocansey 1993). The other members of CIBA are as follows:

- Federation of Ghanaian Jewellers
- Federation of Market Women
- Ghana Cooperative Bakers Association
- Ghana Hairdressers and Beauticians Association
- Ghana National Tailors and Dressmakers Association
- Ghana National Traditional Caterers Association
- National Association of Refrigeration Mechanics
- National Association of Traditional Healers
- National Drinking Bar Operators Association

(Boeh-Ocansey 1993)

The possibilities of such an intervention can also be illustrated by an example of NGO-trade association collaboration from Uganda.

In 1979 the Uganda Small Scale Industries Association (USSIA) was established by 200 local entrepreneurs as a vehicle for representing their interests to the government. It also provides managerial and technical training to its membership. Since 1990 USSIA has been collaborating with ApT, a UK-based NGO. This collaboration has had two objectives: the strengthening of the association's capacity and the enhanced provision of services to its membership (ApT 1993b).

Training is only provided to paid up USSIA members and on the condition that they contribute to covering course costs. ApT, in turn, has a tradition of designing intermediate or appropriate technologies, and teaching their manufacture in intensive courses to existing masters. This has been reflected in their work in Uganda, as well as in Kenya. The technical training courses run are specifically targetted at filling technology gaps in particular industries. A set of ApT-designed tools, including metal shears, vices and mills, is produced by the masters on the course, with the expectation that they will be replicated and used in a range of small workshops throughout Uganda. This could have a significant positive effect on productivity (ApT 1993b), but thought has to be given about increasing competition through the spread of technologies (King 1994c).

ApT and USSIA realise that technical training in isolation is insufficient. Therefore, a number of book-keeping and management courses have been organised . Links have also been established with agencies which are able to provide credit for small scale enterprises (ApT 1993b).

One important aspect of this example is that the association involved is representative of a wide range of informal sector actors from very diverse backgrounds. As well as metalworking artisans, more subsistence level food processors are also represented (ApT 1993b). A large number of women are members of USSIA and their specific needs and interests are reflected in a number of the courses supported by ApT.

In all these different kinds of interventions, what is evidently not required is an attempt to overformalise the system. This might happen through the imposition of legislation from the formal apprenticeship model. Alternatively, there is often a tendency for ministry officials to ensure high standards through a formal testing and certification system. Formalisation of certification could lead to a requirement that traditional apprentices in car mechanics in Togo, for example, are required to write essays on fuel injection before they can receive a formal certificate (Fluitman 1994).

OTHER MODELS OF ENTERPRISE BASED TRAINING IN THE INFORMAL SECTOR

Examples of successful interventions in the traditional apprenticeship system remain few in number. Furthermore, they have typically focused on improving the quality of existing provision. Therefore, it is worth considering at some length one programme using a "supervised traditional apprenticeship model" (LaTowsky and Grierson 1992) which was specifically concerned with the question of access (in this case of refugees).

The Refugee Enterprise Development Programme (REDP) was established in North West Somalia in 1985. Unfortunately, the descent of Somalia into civil war led to the cessation of the programme in 1987. Prior to this, however, REDP had proved to be highly successful. In the 15 months that the programme was running over 250 apprentices from refugee communities received training in 17 different skill areas (LaTowsky and Grierson 1992).

The programme appears to have been established with no pre-conceived idea of what skills were necessary. The potential trainees themselves were responsible for selecting the skills they wanted to learn. REDP then undertook market opportunity surveys (LaTowsky and Grierson 1992). An identifiable market opportunity was a necessary rather than a sufficient criterion for establishing a training programme, however.

The selection criteria were as follows:

- a minimum of 3-5 interested trainees per programme;
- a local business person willing and able to provide the necessary training;
- the feasibility of capitalising the new enterprise proposed by the trainee with less than US$50 (local currency equivalent);

- the ability of the trainee to mobilise the credit her/himself;
- a demonstrated market demand at the self-employment level;
- the feasibility of acquiring entry-level skills for self-employment within 6 months. (LaTowsky and Grierson 1992)

The programme's utilisation of existing business people as trainers brought several advantages. It reduced the need for REDP to tie up large amounts of capital in machinery and equipment. This meant that the programme could swiftly adapt to changes in market opportunities (LaTowsky and Grierson 1992). The trainers used had an intimate knowledge of the business realities of the trades they were training for and the training closely reflected the work environment that trainees would experience once established in business (LaTowsky and Grierson 1992).

The willingness and the ability of the prospective master were both considered to be vital by REDP. Similarly, the aptitude and attitude of the potential trainee were carefully scrutinised. REDP did not conduct an aggressive recruitment programme as it wished to attract only the serious applicant. The criterion regarding the raising of capital by the trainee was also seen as a test of entrepreneurial potential (LaTowsky and Grierson 1992).

The master and REDP collaborated in the selection of the trainees and in the development of a training package. REDP had a formal contract with the masters, as did the trainees. REDP paid a master's fee and provided an apprentice's wage which was half the market rate for a labourer.[5] This was paid to the master, who then paid the apprentices. These arrangements were important in that they ensured that a "real" commercial relationship was established between master and apprentice (LaTowsky and Grierson 1992).

REDP did help to facilitate trainees' access to sources of credit. However, it was assumed that internal sources of financing are available in many cases, even in the most disadvantaged of communities.

REDP appears to have been a successful and relatively low cost approach. Both of these factors arise out of an attempt to understand and co-opt traditional mechanisms. Particular attention also was paid to the fostering of enterprise networks, a key determinant of sustainable self-employment, as we saw above.

So far we have considered examples situated in, or inspired by, the traditional apprenticeship models of sub-Saharan Africa. Nonetheless, there are programmes from other regions which might repay closer analysis. One such programme, which seeks to create new micro-enterprises rather than use existing ones, is that of the Don Bosco Self-Employment Training Institute (DBSETI) in Calcutta (Grierson 1992).

Initial technical training takes place for 6 months in the Don Bosco Vocational School. At the point of enrolment DBSETI assists in the establishment of the trainee as a micro-entrepreneur by facilitating equipment finance and through the provision of workshop space. Thus, in a real work situation the DBSETI staff are able to instruct trainees in the technical and business skills necessary for their trade (Grierson 1992).

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[5] This reflects the reality of traditional apprenticeship where apprentices' wages are initially well below those of ordinary labourers (Assaad 1993). In the traditional apprenticeship system the apprentices' wages rise as their productivity increases.

Another interesting case study also comes from Calcutta: that of the All Bengal Women's Union Shoe Project (Sridhar n.d.). In 1988 the union entered into an alliance with Bata, the transnational shoe manufacturer, with financial support from NORAD. The union provided workshop, office and residential facilities for the trainees. Bata provided raw materials, training staff, a guaranteed market, product design and development, and quality control. 45 women from highly disadvantaged backgrounds were trained in all aspects of the production process. 35 of these still work in the project, another 6 in the leather industry. The four drop outs all left on the account of marriage. Those remaining in the project earn much more than the average income of those in income generation schemes, and the project has achieved total financial self-sufficiency (Sridhar n.d.).

Strictly, this project is not operating within the informal sector. However, its members are very typical of those women who would normally be seen as having very little economic potential and who inhabit the lower tier of the informal sector. As such it is an important reminder of the potential of all to benefit from well designed training.

Further variations on this approach are found in the Pak-German Technical Training Programme (PGTTP) in Northern Pakistan, a GTZ funded programme. Here, on-the-job training is provided in three locations: in the traditional apprenticeship mode; on construction sites; and in supervised workshops (Khan 1993). PGTTP has been successful in spite of the considerable local tensions existing between Pakistanis and Afghans, and, more seriously, between the seven rival mujahedeen factions.

PGTTP is an example of a programme with social objectives in that it is aimed at a particular group because of their needs rather than their economic potential. In this case, market opportunities do then help to determine the nature of training provided. However, the practical training groups, centred on construction sites, also focus on a particular material need of the target group. 750 houses, 150 schools, 100 km. of water pipes, septic tanks, health posts, mosques, churches and other buildings had already been constructed by the beginning of 1993 and a hospital was among the buildings under construction (Boehm 1993). This programme has provided training to its clients and much-needed buildings to the wider community. Furthermore, it has achieved high levels of cost-recovery in the process (Boehm 1993; Khan 1993).

Similar programmes are found in several Latin American countries. The most successful version is perhaps that of SENA, the Colombian national training agency. For many in the barrios of Latin America, adequate housing is a dream, rather than a reality. SENA has combined the achievement of this dream with community animation and technical training in its Self-Building Programme (Ducci 1991).

The programme recognises that for some members of the community groups brought together for the building programme the building of their own house will be the culmination of the process. However, it is equally aware that for others the skills gained will be utilised in the future to earn a living, either in wage- or self-employment. For the latter group, there is the possibility of using their experience of the Self-Building Programme as a foundation upon which further training can be built. This programme has operated in rural areas also, and there has led on to small-scale public works programmes, such as micro-irrigation schemes (Ducci 1991).

Even though 'the traditional apprenticeship' model is quite limited in its geographical and sub-sectoral scope, certain of the examples above suggest that interventions which set out to replicate certain of its key features can be highly successful. Such programmes are showing signs of success even in circumstances where there has been no tradition of informal sector artisanal training or production, including in the former Soviet Union (Grierson 1994). These interventions are best managed by agencies which reflect as closely as possible the organisational culture of the sub-sector(s) being targetted (Manu and Gibb 1990). Furthermore, these examples point to the possibility that it is the siting of the training process within a productive enterprise that is the key factor explaining project success.

CONCLUSIONS

Enterprise based training has many advantages over preparation either in schools or VTIs. However, it is clear from the literature that an element of theory training is a further vital ingredient in skill development. What also immediately emerges from the literature is that there is no generalisable model of best practice. Whilst there have been recent reforms in on-the-job training in many countries, such reforms have taken a variety of paths (Lauglo 1994). What constitutes a well-functioning training system is largely societally determined and must reflect the economic, cultural and political environments and discourses of specific countries.

Nonetheless, there are broad points which do begin to emerge from diverse and particular experiences. Reforms in the formal sector are already underway and a debate exists over their possible development. It is not realistic (and might not be desirable) for those concerned with the informal sector to expect to use this reform process to address directly the issues of the informal sector. There is, however, a strong case for coordination of policies and programmes directed at both sectors. This is desirable in order to avoid situations in which policies for both sectors conflict. Moreover, there is a further, more important, reason. Namely, that wherever possible, support to the informal sector should be treated on equal terms with support to the formal sector.

The informal sector is not simply a social welfare case but a major contributor to national income. A coordinated response reflecting this has proved easiest to achieve in Latin America where the national training agencies have long taken a cross-sectoral interest (Ducci 1991). In Africa, however, the informal sector has continued to be neglected by the state. It is to be hoped that other countries will follow Kenya in including policies for the informal sector in high level planning.

In many parts of the world, the informal sector is already a capable large-scale trainer. Traditional apprenticeship systems are culturally and economically relevant. Interventions should seek to alter only the weaknesses rather than the strengths of the system. The example of NOAS clearly illustrates the dangers of failing to respect the environment of the traditional apprenticeship system.

> Those who are anxious to promote small enterprises should always look first at existing practices and institutions rather than attempting to start new ones. (Harper 1984: 86)

The literature appears to show that successful interventions in the informal sector training system are possible. Sensitivity to the realities of the sector has already been stressed. One way of ensuring this is collaboration and capacity-building with existing guilds and trade associations. The examples from Ghana and Uganda show some of the possibilities and limitations of such an approach. It will also be of interest to follow the progress of emerging attempts to twin German and African guilds (Levitsky 1992).

Traditional apprenticeship, in its most formalised version, is geographically and sub-sectorally limited. Moreover it is generally most appropriate as a provider of technical and business training to artisans. However, these limitations do not mean that enterprise based training located in the informal sector cannot reach a wider constituency. The example of REDP from Somalia shows how artisans can be encouraged to create new "traditional" apprenticeship systems.

Other ways of turning general principles into context appropriate programmes come from experiences in other continents. The examples from India are particularly illustrative of how enterprise-based training can be targetted at the most marginalised in society. Furthermore, that social and economic benefits can be acquired through such programmes is well exemplified by SENA and PGTTP's successes in combining training with the creation of social infrastructure.

It has already been argued that there is no single correct model for enterprise based training. The above informal sector examples reinforce this. They use a great diversity of methods to reach a range of target groups. An important aspect of this diversity is the nature of the implementing agency. National training agencies, trade unions, artisanal associations, religious societies, indigenous and external NGOs, and bilateral and multilateral donors have all appeared as joint or sole implementors of successful projects.

Whilst some of our examples already cited, e.g. the shoe project from Bengal, have had a clear gender focus, many of the others have not. Yet even a cursory survey of the literature quickly brings the realisation that women are over-represented in the lower tier of the informal sector. It is also evident that there are a series of obstacles specifically relevant to their advancement which must be addressed in projects with women as part or all of their clientele. It is to a consideration of these issues that we now turn.

CHAPTER FIVE

WOMEN AND TRAINING FOR THE INFORMAL SECTOR

INTRODUCTION

In many countries a very high proportion of all female employment is absorbed by the informal sector. For example, in India, the organised or formal sector of the economy, which employs an estimated 19% of the total workforce, accounts for only an estimated 6% of all female workers (Iyer 1991). This means that 94% of the female workforce are engaged in various informal sector and/or household activities. These informal activities for women range from subsistence farming, petty trading and hawking, through wage employment in unregulated small enterprises or home-based contract work for larger formal sector firms, to ownership of small businesses. In many developing countries there are more women than men in the informal sector.

While women are to be found in all types of informal sector work, they are disproportionately grouped at the lower end of the scale, in subsistence self-employment, and grossly under-represented at the entrepreneurship end of the self-employment scale, where they usually experience greater problems than men in setting up and sustaining their own businesses. Most women are involved in various kinds of low-income activity, in casual or seasonal work, often of an unskilled and physically demanding nature, with low productivity, long hours and little opportunity for upward mobility. They are an easy prey for unscrupulous money-lenders and contractors. Iyer (1991) offers the following characteristics of women working in the informal sector:

> casual or irregular employment with little or no social security benefits
>
> falling outside the scope of protective labour legislation
>
> predominance of sub-contracting jobs done for the organised sector, engaging women and children at lower wages than men
>
> deplorable working conditions, often without basic amenities
>
> very limited opportunities for skill upgradation or improved production techniques
>
> little if any trade union participation or organisation.
> (p.4)

According to Joekes (1987) 'the overall rate of female income-earning activity has not changed significantly in developing countries in the post-war period' and in many cases has declined due to increased agricultural mechanisation, the commercialisation of crops and the absorption or disruption of many traditional enterprises by large modern industries. Male labour predominates in most modern forms of economic activity in developing countries.

While some women have been ,successful in running profitable businesses, e.g. in the fashion and service industries, and in certain kinds of trading (in particular in West Africa), they represent a tiny minority. More usually, women who engage in skilled work in the informal sector are to be found in low-paid jobs associated with 'female' skills, e.g. tailoring, weaving, embroidery and food production. In agriculture and the construction industry, women often do much of the unskilled labour. On the whole women earn less than men.

Many women carry out piece work at home for contractors at exploitative rates of pay (e.g. in the clothing industry). Their contribution to the economy remains largely invisible, as does that of women who work as helpers in a family unit. For example, in India women usually pre-process the yarn but the men are the ones who are counted as weavers, and in a pottery they are expected to fetch the water and clay from afar, but the actual potting and painting are done by the men, the potters. The women are not considered as workers (Jumani 1987).

The extent of women's participation in the informal sector is therefore difficult to gauge. It is especially so in countries like Bangladesh where women are supposed to be dependent on their husbands, and so their work is kept hidden because it is considered to be culturally shameful for a man not to be able to support his wife and family in full; it is also a means for women to retain control of their income and avoid family plunder of their goods (White 1989).

It is estimated that one-third of global households are female headed (UNDP 1991). In general, female heads of household have not only lower incomes but they also have more dependants and fewer adults contributing to household income and have less access to productive resources such as credit, technology and land (Goodale 1989). They are amongst the most vulnerable in society -vulnerable to poverty, to economic austerity and to labour exploitation and marginalisation. Their children are correspondingly disadvantaged.

Female participation in the informal sector has grown considerably over the years, partly because of the growing incidence of female-headed households but also in response to increasing pressures placed on the family by economic recession and structural adjustment programmes. This is particularly true where the male members of the household are also employed in the informal sector. Increasingly, women and children are obliged to contribute to meeting the subsistence needs of the family (Goodale 1989).

For many women, the informal sector provides their only opportunity for work. They cannot usually compete for the somewhat better paid jobs in the formal sector on equal terms with men, for men are likely to have higher levels of skill and experience. Employers often show preference for male employees, except in some skill areas, e.g. in the electronics industry, where women's 'nimble fingers' are valued on the assembly line but low wages apply (Mosse 1993). Women who are employed in the formal sector are more likely to lose their jobs before men when the economy retracts. Therefore self-employment or piece work for a local entrepreneur may be all that is available for many women, especially if they have few skills. Access to the informal sector is relatively easy, even if not financially rewarding, and work can be combined with domestic responsibilities (Goodale 1989). In most cases, this means a much longer working day for women, who have to add this productive role to their existing reproductive and community roles (Moser 1989).

TRAINING OF WOMEN FOR THE INFORMAL SECTOR

According to Goodale (1989), the assessment of training and employment needs for the informal sector by governments have all too often had a male bias. Because women are seen as marginal or as invisible in the employment market, their training needs have tended to be ignored. Women's skills training has not traditionally been associated with employment or market opportunities (production), but instead with the 'profession' of housewife and mother (reproduction) (Goodale 1989). Many vocational training programmes have focused on the traditional apprenticeship trades which usually recruit male trainees, e.g. carpentry, metalwork, masonry, motor mechanics etc. Where government and non-governmental bodies have sought to directly address the training needs of women (largely through non-formal education), they have tended to focus on female productive activities as income generation or 'pin money' and as supplementary to men's income rather than as wage or self-employment as a legitimate occupation for women (Goodale 1989). NGOs have also been guilty of perpetuating this narrow view of female work (Mosse 1993). (It is also true that there is a neglect of training for men in the informal sector whose work does not fall within the preferred 'productive' sectors of the economy.)

FORMAL EDUCATION AND TRAINING

The unequal distribution of men and women in skilled jobs both in the formal and the informal sector and the gender-based differentiation of skills acquisition which results in men occupying the more lucrative high-status jobs both influences and is influenced by the educational and training opportunities made available to girls and boys at school (King and Hill 1993; Herz et al 1991; Fagerlind and Saha 1989). While girls are approaching educational parity with boys at the primary level in many countries, a girl's education still tends to be valued less than a boy's, so that where family income is low or where a child's labour is needed in the home or on the land, it is girls who will be kept from school before boys. At the same time girls are likely to receive less encouragement from teachers and parents to do well and less exposure to scientific and technical subjects at the primary level. Evidence from studies undertaken in developing countries suggests that the general academic achievement of girls (assessed by means of data on retention and repetition) is significantly lower than that for boys in Sub-Saharan Africa and South Asia (but higher in Latin America) (King and Hill 1993).

At the subsequent levels of formal education in many countries girls become increasingly under-represented, although the gap has narrowed significantly in many parts of the world (UNESCO 1991). For example, in Africa girls make up 44% of primary enrolments but only 34% of secondary and 21% of higher education enrolments (World Bank 1988). At the same time, fewer girls opt for the prestigious subjects of mathematics and science (which are especially important for careers in high-skill areas, Herz et al 1991), and there is evidence from international studies (albeit carried out mostly in industrialised countries) that girls' achievement rates are lower than boys in these subjects (Fagerlind and Saha

1989). There is however evidence that this gap is narrowing in some countries, and that girls can equal, and even out-perform boys, when given the same level of exposure and a supportive environment (Sutherland 1991; Times Educational Supplement 1993).

In every region of the world girls are to be found predominantly in the general academic streams of secondary school, with numbers enrolled on vocational and technical courses being very low compared to boys (King and Hill 1993). For example, in Ghana only 9.7% of total enrolments in government secondary vocational and technical institutions were female in 1992 (Boeh-Ocansey 1993). Such low enrolment may be because fewer girls come forward for such courses (fearful of harassment and hostility from boys) or because provision is less generous than for boys (Coombe 1988). Often the curriculum choices which are offered to girls (or which they are encouraged to make) reinforce their own perception of what are considered 'suitable' jobs for women. Where vocational options are available, girls are usually channelled into traditional 'feminine' subjects such as home economics, secretarial studies, tailoring, hairdressing and beauty care, and the less prestigious crafts such as weaving and embroidery. These are skill areas where jobs may not necessarily be available and, if available, will be poorly remunerated. Teachers tend to discourage girls (consciously or unconsciously) from taking subjects in non-traditional areas.

The significance of this relative absence of girls from vocational streams and classes needs, however, to be related to what has been commented upon in earlier chapters about the alleged inefficacy of such tracks. From the perspective that general basic education is a better preparation than being tracked into a low status vocational stream or school, it could be argued that it is to the advantage of girls that they are less likely to be pushed into differentiated streams than boys. More important, on the other hand, is the tracking within the general academic school which frequently fails to encourage girls to pursue science, mathematics and technology specialisations.

The lack of career guidance in many developing countries is especially serious for girls, who are likely to be ill-informed as to training opportunities available and themselves tend to show a negative attitude towards careers in technical and scientific fields. However, initiatives in careers guidance would need to be much more gender sensitive than they are in some industrialised countries if they were not simply to reinforce current gender-stereotyping.

Gender-based selection is encouraged in other subtle ways, through examples used by the teacher in the classroom, through models and illustrations presented in textbooks which perpetuate stereotypes of male and female roles in society, and through the limited amount of attention paid to girls by teachers (who at the secondary level are more likely to be male). A lack of trained female teachers in vocational subjects, who can also act as role models for girls, is also an impediment to the take up of non-traditional subjects by girls (King and Hill 1993; Goodale 1990).

In higher education, women are usually outnumbered by men in ratios often as great as 5 to 1. While in some countries, e.g. in Latin America, the Caribbean and East Asia, women are achieving parity with (and even overtaking) men in higher education enrolments, they are still concentrated overwhelmingly in the less prestigious subject areas, such as education, the arts and social sciences, although some improvement in respect of subject choice has been noted (Sutherland 1991).

Likewise, only a small percentage of females will take up places in post-secondary technical and vocational institutions. A recent study undertaken by ILO with the Commonwealth Association of Polytechnics in Africa found that in general female enrolments in polytechnics comprised approximately 25% or less of the total, and that female enrolments on technical courses constituted only a minute fraction of the total (Goodale 1990). In Tanzania the number of female students attending the country's three technical colleges fell from 10.9% of total enrolments in 1982 to 5.1% in 1988 (Mbilinyi and Mbughuni1991). The under-representation and poor performance of girls in technical and science streams at secondary school, and society's perception of appropriate female roles, are major factors in such low enrolment rates.

On the whole, therefore, girls are likely to leave academic schools with less prestigious subject mixes than boys and therefore are unable to compete on equal terms for jobs in the formal sector of the economy.

Despite the concern expressed by many governments over the under-representation of girls in vocational education and active measures being taken in some instances to promote girls' participation in more diversified types of training, the results on the whole have been poor. For example, despite concerted efforts by Caribbean governments, girls are still concentrated in the traditional female subject areas, achieve poorer examination results in technical subjects than boys, and few opt to train as technical as opposed to academic teachers (Ellis 1990). Even in Jamaica, where girls attend secondary and post-secondary education in greater numbers than boys, and where there are more women with vocational or professional training, there is still a stereotyped selection of subjects (Ellis 1990).

Most governments insist that they do not have discriminatory policies regarding girls' enrolment on vocational programmes, but in practice social and cultural conventions deter girls from registering (Coombe 1988). To counteract this, some countries have engaged in positive discrimination to encourage girls to enrol on technical training programmes, for example through quota schemes and through the establishment of all-female training institutions (Coombe 1988; Iyer 1991), which have had some success in increasing the numbers of women in skilled occupations. However progress world-wide has been slow and the fact remains that girls continue to be deterred from joining training programmes in traditional 'male' areas of skills, and quotas often remain unfilled. This inevitably impacts on the level of skill at which women operate in both the informal and the formal sectors of the economy and relegates them to the least skilled and least rewarded work.

To sum up, there are many constraints operating on females which prevent them from participating in formal education and training, and thereafter in the employment market, on equal terms with males. Some of the most important of these constraints are:

- lack of places in suitable, secure schools within close proximity of the home
- poverty (where choices have to be made as to which children to educate); the high direct and indirect (opportunity) costs of schooling

- the perceived poor return on investment in schooling for daughters
- the perception of appropriate female roles in society
- lack of suitable female role models in society
- lack of confidence among girls; girls' own low expectations of themselves
- gender stereotyping in textbooks
- lack of encouragement from teachers and parents to do well at school, to choose subjects in non-traditional areas and to look for a worthwhile career
- perceived lack of career opportunities for women and perceived reluctance of employers to take on women in male-dominated occupations
- lack of female teachers, especially in technical and vocational fields (negative attitudes among male teachers undermine girls' self-confidence and belittle their achievements)
- lack of government policies to actively promote female participation in training and employment.

As a result, current education and training provision appears to reinforce rather than weaken the social and economic constraints operating against the equal participation of women in the labour market. The result is that the majority of women enter a highly competitive and discriminatory employment market with few skills upon which to draw and are less likely to be able to set up viable businesses in the informal sector than men.

NON-FORMAL EDUCATION AND TRAINING

In the area of non-formal education, the same picture presents itself, with under-representation of girls in vocational training schemes of different kinds. For example, in Tanzania despite impressive increases and a quota system, in 1989 girls still only constituted 20.7% of trainees on the National Vocational Training Programme, and those were to be found overwhelmingly in the traditional 'feminine' skill areas (Mbilinyi and Mbughuni1991). In Botswana the figure for female trainees in the Botswana Brigades cited in a Commonwealth Secretariat study of vocationally-oriented education in the Commonwealth was only 7% (Coombe 1988).

The same constraints listed above on girls' participation in formal education also apply in large measure to non-formal education. However there are some additional constraints facing governmental and non-governmental agencies trying to improve training opportunities for adult women outside the formal education sector. Among them are:

- low levels of literacy and numeracy among adult women

- social constraints on adult women (male members of their family may not allow them to leave the home to take up employment or to attend training courses)

- lack of time, energy and mobility for women already overburdened by domestic duties to attend training programmes

- lack of childcare facilities both in training and employment locations

- lack of part-time and flexible working hours, job-sharing opportunities and transport for those with childcare responsibilities

- lack of appropriateness of the training offered (especially when courses are designed by men)

- lack of credit made available to women (by banks etc.); lack of collateral when requesting loans

- labour laws on women working in certain fields (e.g. mining and certain types of factory work) and at certain hours (e.g. night work, shift work), which, although intended to protect women, may restrict their employment opportunities

- the spread of technology which has sometimes encroached upon women's traditional skill areas and made competition with machine-made products impossible.

As a result, conventional training programmes of skill development have had limited impact on women, and women have not been persuaded to enrol in large numbers on courses that are outside those deemed 'appropriate' for women. As with formal vocational training, non-formal training opportunities for women have tended all too often to reinforce their subordinate position in the employment market.

Furthermore, Because women do not easily find employment in the formal sector of the economy, or are only found in certain low-paid jobs, they have little access to formal enterprise-based training, as described in an earlier chapter of this study. This would mean that an increased emphasis on the provision of training by the private sector, as suggested by the most recent World Bank policy on vocational training, would tend to exclude women (Mbilinyi and Mbughuni 1991).

Equally serious is the finding that a significant number of the most successful entrepreneurs in the informal sector have acquired major experience and confidence through relatively long exposure to the formal employment sector.

INCOME GENERATING PROJECTS FOR WOMEN

In the area of non-formal education, there are many projects and programmes which are targetted at, or include provision for, the training of women for employment. In particular income generating projects for women run by NGOs have mushroomed in developing countries. Most early examples of these, from the 1960's and 1970's, subscribed to the view (already mentioned) that female income was supplementary to the male's, and a woman's productive activities were secondary to her reproductive ones. Women were not perceived as producers in their own right (Goodale 1989; Moser 1989). These early projects concentrated on the production of traditional handicrafts, with training aimed at building up traditional 'feminine' skills in, for example, sewing, embroidery, weaving and food production. Income generating activities were often part of an agency's broader objectives on poverty alleviation, social welfare and community development. On the whole such projects have had a disappointing record in terms of income generation. For example, Goodale (1989) cites a 1984/5 analysis of 132 income generating projects in Africa working with 80 women's groups, where not a single project showed a profit in the year of study.

The reasons for such a disappointing record are numerous. Of interest to us here is the fact that training has all too often been offered with no knowledge of the potential market for a particular product or skill (Mosse 1993) and has failed to provide good quality products (Oxfam 1992). Moreover traditional female crafts are usually time-consuming and provide little income. In some cases women are actually selling at a loss and cannot even recover the cost of their raw materials (Oxfam 1992). Women are rarely involved in the higher status, more lucrative crafts such as jewellery, metal engraving and glass blowing, and if female activities do expand to a commercially viable level, men often take over (cited in Goodale 1989).

Buvinic (1986) is of the opinion that income generating activities on women's projects have all too often been served to keep women in low paid and low status economic activities and to exploit their volunteer or cheap labour, i.e. at the subsistence end of the self-employment scale. According to Moser (1989) the welfare approach to women's projects has been directed at meeting women's **practical** gender needs in terms of helping them to fulfil their reproductive and child-rearing roles, which reinforces their subordinate and dependent position in society. This approach has been popular because it is considered politically safe, whereas addressing their **strategic** gender needs (Molyneux 1985) requires working to overcome their subordination to men and thus upsetting the prevailing social and political order.

It is interesting that participants in a workshop run by Oxfam in Uganda in 1992 saw women as pawns in a flourishing NGO business, where additional (income generating) roles were being suggested to already overworked women which required the expenditure of considerable time, money and energy without the women having any clear notion of what they would gain (Oxfam 1992). Lack of clarity on objectives, priorities and strategies appear to be common weaknesses of projects which combine income generation with poverty alleviation and social welfare. Community development goals may at times be in direct conflict with income generation.

Howarth (1992) points out that agencies which are concerned primarily with poverty and social and community welfare and offer support for women's enterprise within such a framework, will be staffed by people with experience in community work rather than in business and enterprise development. Such projects are unlikely to generate sufficient profit for the women involved, because they have not been built on sound business principles. In a similar vein, Buvinic (1991) and Goodale (1989) attribute the general failure of income generating projects for women to the lack of technical and managerial capacity within the agencies. They are staffed by volunteers and generalists rather than by managers and technical specialists (Goodale 1989).

Another criticism of women's income generating projects is that they are frequently marginalised, they usually remain very small scale and may not be taken seriously by policy-makers and planners, or by the local business community. For this reason, some agencies prefer to set up projects which invite participation from both men and women (e.g. **ACORD** in Port Sudan). However in doing this care has to be taken that special components are included which will ensure that women's specific needs are met and that men do not take over.

Based on the Latin American experience, Buvinic (1991) identifies the most successful income generating projects for women (e.g. **PRODEM** in Ecuador) as being those which offer minimalist credit facilities which replicate features of informal sector lending. Successful projects often have male leaders with access to economic and political resources denied to women, and they are often open to men as well as women (but have specific design features and incentives aimed at women clients). In her opinion the worst projects are

> multiple-objective projects that seek to form group-run women's enterprises in "female appropriate" tasks and include personal and social development objectives or family welfare ones [......]. Their style is group-oriented, participatory and volunteer based. These projects are usually implemented by women-only organisations or church groups with a welfare orientation and/or a larger political agenda that conflicts with project performance. (p.18)

While the results of these multiple-objective projects which address mainly poor women are, in Buvinic's view, dismal in terms of enterprise development and income generation, she concedes that they continue to be the most popular approach for funding agencies.

There is no doubt that financial sustainability of income generating projects in general is problematic; however the benefits of the participative group approach to project management and the developmental gains of increased self-esteem, self-awareness and assertiveness which the broader multiple-objective approach can offer should not be ignored (Oxfam 1992). Indeed, as Howarth (1992) points out, business support agencies also have something to learn from community based development agencies in that the latter have developed working practices that encourage the empowerment of women and the construction of mutual support mechanisms, which are also important to the business success of women. This is in line with the marked shift away from the narrow Women in Development (WID) approach that characterised women's projects in the 1970's and early 1980's which viewed the solution to women's poverty and subordination as lying solely in their integration into economic activities, to the 'empowerment' approach where self-development and consciousness-raising among women are seen as crucial, for only if there is structural change and a redistribution of power in society will true equality for women in the employment market be achieved (Oxfam 1992, Moser 1989).

Finally informal sector training for **children** should not be ignored. Some agencies, in particular Save the Children Fund, recognise the importance of assisting street children to generate an income. For example in the Philippines and Honduras they have drop-in centres where street children can learn skills like typing, sewing, painting and carpentry. CAFOD has an income-generating project for orphans in Uganda.

Despite the poor track record of NGO projects in terms of income generation, according to Ellis (1990) evidence from the Caribbean indicates that NGOs have shown more initiative than government bodies in training women in non-traditional skills and opening up employment opportunities for them in the informal sector. It is likely that the same conclusion could be drawn from other regions.

RESEARCH-BASED FINDINGS ON THE TRAINING NEEDS OF WOMEN IN THE INFORMAL SECTOR

A review of the literature on the education and training of women for informal sector employment yields the following findings:

1. Education and training alone will not suffice to increase the productivity and incomes of women in the informal sector (or indeed of the poor in general, whether in rural or urban informal sectors [World Bank 1991a:58]). It must be pursued within a context of training for existing or potential market opportunities (Goodale 1989). One of the strengths of the renowned Self-Employed Women's Association (SEWA) in India, for example, has been that it only establishes training programmes once an in-depth analysis has been carried out to assess market opportunities in a particular sector or trade and to identify specific problems faced by women in that area (Goodale 1989).

2. While it may be true that income generating projects have tended to have too many objectives (a feature of many such projects and not just those directed at women), it is perhaps more important that they have not assessed the requirements for meeting these objectives realistically and have been too diffuse and unfocused in their activities. They have often ignored the need to create a supportive environment around the project. For this an integrated approach which combines a number of strategies is necessary. This is another strength of SEWA. Likewise, the success of the GTZ-supported vocational training project for Afghan refugees in Pakistan (while not addressing women in particular) is attributed in large part to the integration of training, production and employment, and to the availability of credit (Boehm 1993).

3. Women need to be assisted into employment. The type of support services which might be offered alongside training are: women's banking or credit facilities, a social security scheme, legal advice, business advice, housing and childcare facilities, employment opportunities through production and marketing cooperatives, and trade union organisation to press for higher incomes and better working conditions. One of the remarkable features of SEWA's integrated approach is that by providing the above facilities to various groups it has offered some security to women in what are high-risk areas of economic activity. However cost considerations of providing such facilities and benefits cannot be ignored. Indeed one of the factors militating against the employment of women in the formal sector is that the cost of providing such facilities makes their labour less attractive to potential employers.

4. In some cases, training may not be as important as access to credit, whether in the form of credit provided by the sponsoring organisation or loans obtained through the regular banking system. Women participating in an Oxfam workshop in Uganda on income generating projects identified funds, resources, markets and credit as their most severe problems (Oxfam 1992). Banks need to be persuaded, for example through awareness campaigns or government incentives, to lend to women setting up small businesses or cooperatives. In practice women experience greater difficulties than men in securing bank loans and often have to obtain guarantees from their husbands before their request will be considered. This makes them easy prey for unscrupulous money-lenders. Yet there is evidence that women are proving to be more reliable at repaying loans than men (Kibare 1993). For example, on the Kenyan 'Chikola' scheme run by K-REP the repayment rate of loans from the rotating fund to women's groups over the past two years has been 100% and the scheme is to be expanded as it has been so successful (Oketch, personal communication 1993).

5. Governments have largely failed to initiate policies that will actively encourage women into self-employment and to enact legislation to remove legal barriers which often impede women from operating independently in business.

6. One-off training programmes are insufficient. They need to be backed up by retraining and upgrading provision, (Goodale 1989) and continuing access to vocational and/or career guidance. Women need to build up an awareness of the necessity to upgrade their skills on a continuous basis so as to enhance their employability.

7. Training in technical and vocational skills alone is insufficient. It must be combined with basic business, marketing and entrepreneurship skills (Goodale 1989). This is crucial for women who are looking for self-employment and for those situated at the lower (subsistence) end of the self-employment scale, where it can help them expand their economic base and make it more profitable. Even for those already running their own enterprises such training can be highly beneficial. For example, when the UNDP-funded Jua Kali Project in Kenya offered short training programmes to women small business entrepreneurs in the textile industry, it was found that they lacked management skills. It therefore started offering training in business management, accounts and bookkeeping, and taught them how to make good business plans so that they could more easily obtain bank loans (Oketch 1993). Another NGO in Kenya aimed to teach women to view their economic activities as a profit-generating business and to make decisions according to business principles rather than on the basis of household or kinship considerations (Walsh et al 1991). While some British agencies still offer only basic skills training, e.g. in handicrafts, increasingly it is being combined with business skills development (e.g. ACORD, Christian Aid, Oxfam, SCF). In Britain, the Durham Business School runs a short training course called 'Women Mean Business' for business advisers and trainers from overseas.

8. Training women in traditional 'female' skills such as tailoring, embroidery, knitting and food production may offer little opportunity for raising income levels or for future development, for markets are often saturated or non-existent, raw materials may not be available, and capital investment may be inadequate (Goodale 1989). McCormick (1991), for instance, points out for Kenya that 'women tend to concentrate in textiles, have newer businesses and succeed less than men'. Too many projects start from a desire to build on

traditional skills, without assessing the market (as indicated above). The experience of the Youth Polytechnics in Kenya has been that a much larger percentage of female leavers have been unable to generate income from their training compared to males. One reason for this appears to be that female trainees have been limited to tailoring, dressmaking and business education, which either need a larger start-up capital or are not in high demand in rural areas. Many are now being encouraged to venture into the male-dominated trades (Oketch, verbal communication 1993). In the long term, only skill training which goes beyond existing traditional activities or builds upon them at higher technological levels can help women move into genuine entrepreneurship.

9. Women need help in breaking into new areas of economic activity, for they are likely to face hostility and resentment from men who see their livelihoods threatened. In addition, they face social disapproval for, as already mentioned, there are strongly entrenched social and cultural norms regarding women's involvement in the labour market. However there have been some successes. For example, SEWA has enabled women to break into what have been in the Indian context the traditional male activities of dairying, weaving and pottery, often in the face of strong male disapproval (D'Souza and Thomas1993). An interesting example, also from India, of women entering a male dominated field is provided by the Tamil Nadu Joint Action Council for Women (TNJACW) which persuaded contractors in the construction industry to employ women masons. Women were usually employed only on a temporary and casual daily basis as unskilled workers (lifting earth loads, cutting soil, mixing cement etc.). Although there was considerable hostility from the contractors and male workers to women masons, financial incentives persuaded a number of contractors to take on a group of women who had been trained by TNJACW and some of the prejudices against women in these jobs were broken down (although the women masons still earned significantly less than the men for the same work) (Iyer 1991). The World Bank (1991a) cites other projects from Morocco, Jamaica and Chile, where training programmes for women in non-traditional skills have proved successful.

Likewise, fear of encountering overt discrimination, sexual abuse and harassment prevents girls from enrolling on training courses traditionally dominated by men (Ellis 1990; Mbilinyi and Mbughuni1991). This may also be one reason why very few women take part in management training programmes.

10. There has often been a lack of information directly accessible to women on training, assistance and employment opportunities available for women. Greater publicity is needed, of a kind that will reach women (Goodale 1989).

11. While many of the problems relating to female employment may also apply to men, albeit to a lesser degree, improving women's employment opportunities in the informal sector has to take account of the fact that they are situated at the bottom end of the labour market and that there are social, cultural and economic factors which inhibit them from benefiting from training and employment opportunities on an equal basis with men. To counter discrimination and hostility when they attempt to enter non-traditional employment areas, they will need additional training in personal development (training in leadership, assertiveness, the management of stress and discrimination, and self-confidence building) (Goodale 1989).

Some funding agencies, particularly NGOs, have taken this on board and have included personal development training in their income generating projects for women (Oxfam 1990). The Commonwealth Secretariat has produced a manual for trainers entitled 'Entrepreneurial Skills for Young Women' (1992) which includes sessions on gender awareness and achievement motivation. The Durham Business School course stresses the importance of awareness building and self development alongside the acquisition of business skills. SEWA in India runs awareness building courses for female workers, which are aimed at raising awareness of women's rights as workers, fostering their understanding of women's position in the economy and exploring what steps can be taken to press for legislative action and protection on behalf of women. For group leaders and organisers there is training in leadership skills, skills in mobilising women, stimulating discussion and enabling action to be taken.

In addition, governments need to embark on media campaigns to change the attitudes of men towards women working in non-traditional areas. These should address teachers, male members of the family, career advisers, employers, planners, directors of educational institutions and women themselves. Some attempts have also been made to introduce gender training for government officials and others involved in working with women. In Nicaragua, the National Technological Institute (INATEC) has included a gender awareness component in its training programmes for men (van Dam 1992). In Namibia the government has commissioned a group of British consultants to provide gender training for ministry officials.

Many agencies also run gender training workshops for their own staff, both at their administrative headquarters and in their field offices, e.g. Oxfam, SCF, ACORD. In the UK the National Alliance of Women Organisations (NAWO) has recently produced a set of 'Guidelines for Good Practice in Gender and Development' for ODA. Other agencies are organising courses for NGO staff overseas, e.g. Womankind in India, World University Service (WUS) in El Salvador. In Kenya, KYTEC's community-based training and self-employment programme recently added training on gender issues to its technical skills upgrading and business management components for both men and women, since it had become obvious that gender-related factors were affecting women's performance in business (Kibare 1993).

12. Where training is being offered outside the formal educational system, it may be necessary to combine this with literacy classes. This is especially true of women in rural areas (who constitute the majority of the world's illiterates). Literacy and numeracy can be vital to all stages of informal sector employment, in production, marketing and obtaining credit. There is some consensus too that literacy gives women greater confidence. However, training for poor illiterate women should not pass on the message that they are ignorant in all respects. Women have 'invisible' abilities acquired through their entrepreneurial role in the home such as budgeting, planning and organising (Bennett 1993). Women continually innovate with the resources available to them, but their skills, knowledge and inventions often remain unrecognised due to their lack of visibility in the employment market (Appleton 1993).

Some literacy programmes have served directly to encourage women to set up their own income generating organisations or cooperatives. In other cases women who were already engaged in the informal sector wished to acquire minimal literacy and numeracy, for example to allow them to keep accounts or to take measurements, and then have been motivated to look beyond immediate income generation to press for better healthcare and greater parity with men (Bown 1993).

13. Training methods are particularly important when the target group are poor women with low levels of literacy. These women need training the most but have the least time and mobility and little or no experience of a formal learning environment. Training needs to be practical, related to their experience and of direct relevance to the problems and barriers that they perceive. Teachers may not be able to rely on the written word, but instead can use participatory methods which promote group or self-learning (Goodale 1989). Role play, demonstrations and field visits may be particularly effective aids to learning. Training needs to be communicated at a level relating to participants' existing understanding and in an appropriate language (Bennett 1993). It should be locally based, with childcare and transport provided where necessary. Women teachers may be necessary or desirable, especially as they can act as a role model for participants.

The pattern of training offered must take into account women's practical needs. This usually requires that training should be short and recurrent, for most women have little time and are not used to sitting in a classroom. Timing should also be flexible to fit in with women's domestic and childcare duties (Bennett 1993; Howarth 1992). KYTEC's experience is that training should not exceed three months: their training programme in skills upgrading, business management and gender issues was conducted in 4-5 hour sessions, three times a week, and this was judged appropriate for women (Kibare 1993). However in other circumstances this would be too great a load for women with heavy domestic and subsistence duties.

The media can also be used effectively to target illiterate women, and extension agents and mobile trainers, who are frequently used in health and agriculture, can also be used in small-enterprise development (Goodale 1989).

14. Some of the most successful small-scale training programmes have been ones where women have started income generating activities and then have trained others in the same skills. For example, on the SKVIS project in India a group of women who set up an income generating project received requests from others to train them in making saris, crafts, scarves and bedspreads (Christian Aid, undated); on the Lonsangano project in Zambia members of the original group, with the help of a UNDP volunteer, trained other women in the skills and techniques of tie-and-dye; Siti Hajar (Tailor Made in Malaysia) has taught others entrepreneurial skills. In addition these women offer powerful role models of successful entrepreneurs (Commonwealth Secretariat leaflets 1991-2).

15. Some agencies are of the opinion that training should be offered to groups rather than to individuals, e.g. to members of a cooperative, or to women's groups already set up for another purpose. Training for individuals is considered wasteful, because only a small percentage of those trained may become successful entrepreneurs, whereas with a group such as a cooperative all members will benefit from the training. This is the approach of SEWA. Although, as King (1993) points out, the NGO emphasis on the group rather than the individual makes the notion of training for self-employment problematic, there is evidence that a group approach offers important benefits to women. ACORD in Port Sudan started helping people on an individual basis but then came to realise that many of

the constraints on women's performance in business were non-financial and could be addressed more easily in a group setting, although this strategy is likely to exclude the poorest and the most marginalised (ACORD 1992).

However this must be set alongside evidence from research both in UK and developing countries, cited by Bennett (1993), that as far as funding (credit) is concerned, individuals are a better target than groups. Oketch refutes this with evidence from the K-REP programme in Kenya which shows that lending to women's groups can be highly successful (as detailed above).

16. There is also some debate as to whether formal (more structured) or informal (less structured) training is more effective. There appears to be no assessment as to which brings the greatest benefit in terms of income-generation (ACORD, verbal communication 1993). Formal structured training in a classroom situation risks being too rigid and too abstract for the type of participants enrolled. It needs well-trained teachers who are capable of using flexible and imaginative approaches. It is expensive (from ACORD's experience training can cost up to four times the amount later mobilised by the group in the form of credit). On the other hand, less structured training, consisting of the supply of business advice and information on a one-to-one basis as and when requested by the client, can be more effective and cheaper. The adviser can offer advice on start-up and expansion of the business and can pay occasional visits to the client. This latter model is used extensively by ACORD in its Port Sudan Small Enterprises Programme.

CHAPTER SIX

WHAT ARE THE NEEDS OF THE INFORMAL SECTOR ?

INTRODUCTION

This report is concerned with the education and training needs of the informal sector. However, it is necessary to consider how sufficient education and training are for the satisfaction of the overall needs of the informal sector. In many of the programmes we have considered so far, technical training has been complemented by a number of other inputs. This chapter will seek to consider the extent to which education and training need to be complemented by other interventions if they are to be effective components in preparation for self-employment.

These issues will be tackled by a two-fold approach. Firstly, we shall consider some of the ways in which other inputs have been used to address the needs of the informal sector. However, as this is a report about Education and Training for the Informal Sector we will not dwell on these inputs to a degree that would reflect their importance relative to education and training.

Secondly, we shall attempt to make sense of the often conflicting views that emerge from a reading of the case studies and policy papers that make up the relevant literature. The aim of this section will be to develop an idea of what pathways to self-employment already appear to exist, and what possible package or packages of interventions in the informal sector can be proposed. At the end of the section we shall need to revisit the policy climate that would be needed to underwrite changes towards the informal sector

NON TRADE-SKILLS TRAINING INTERVENTIONS

In this section we examine some of the dimensions of support to the informal, micro-enterprise sector that are not principally concerned with education and training, and are not usually offered through regular educational and vocational training institutes. They consist of a series of financial and non-financial interventions and initiatives in the enabling environment that were referred to in chapter one. Most of them do have an important element of training inevitably involved but that is the accompaniment of the main purpose, whether that be credit, technology, marketing or whatever.

Credit

There is a considerable body of opinion that states that credit, not training is the principal need of the informal sector (Berger and Buvinic 1990; ApT 1993a). Even in programmes with a primary focus on training (e.g. KYTEC) there has been a shift towards the perception that training should be supported by credit. Equally, there are a number of programmes stressing credit but acknowledging a role for training as well. In some cases credit is dependent on attendance of training courses or presentation of an adequate business plan (e.g. SEDCO in Zimbabwe).

Nonetheless, there have been a number of programmes which have been based on the assumption that a primary focus on credit is the most efficient way of assisting the informal sector. Increasingly, what have been termed minimalist credit schemes have developed. These have focused on the essential requirement of sustainability, and have therefore been contrasted with earlier schemes that offered credit at much less than market rates, or had higher administrative costs, or poor strategies for repayment. Minimalist approaches tend to offer commercial rates of interest, reduce administration to a minimum, and use cross-guarantees to ensure high repayment. The cited low cost and high sustainability of such programmes are key as these permit such programmes to reach very large numbers of clients (Berger and Buvinic 1990; ApT 1993a). Minimalist credit is also very attractive as it has a good record of reaching the poorest, and women in particular, e.g. the Grameen Bank in Bangladesh (ApT 1993a) and its parallels that have been introduced for example in Kenya (K-REP 1993b).

However, the claims made for minimalist credit are not without their critics. Some of these point out that the degree of self-sufficiency which they achieve has not been sufficient to convince many banks that such schemes make commercial sense (e.g. Jackelen and Rhyne 1991). Indeed, this is among the conclusions of an evaluation by the World Bank of its long years of experience in this field (Webster 1990). Moreover, for those who fail in their enterprises and are unable to repay their loan, credit turns into debt. This affects the programme as well as the individual as it reduces the amount of credit available for future borrowers (Von Pischke 1992).

There are other potential disadvantages in such programmes, even when they have been judged to be successful. Assessing success is too often done in simplistic economic terms, and consideration of the sociological impact is too often absent. For example, crude repayment rates do not tell anything about indebtedness of poorer members of group-based schemes to wealthier members (ApT 1993a).

Minimalist credit also tends to be used for trading rather than productive activities. In the case of PRIDE in Kenya, an evaluation of programmes found that only 13% of borrowers were engaged in productive activities (PRIDE 1990). Whilst artisans frequently cite credit as a principal constraint, it is by no means the only one. Evidence from the ILO's assistance programme to the informal sector in Francophone West Africa (e.g. Maldonado 1989) suggests that artisans in credit schemes reach a point when what they want next is training or some other intervention. This is also the conclusion of the Kenya Rural Enterprise Programme (K-REP) (Oketch 1993) and the Gemini Project's studies in Southern Africa (Mead 1994). Indeed, there is evidence that default is often the result of credit leading to business expansion beyond the managerial competency of the borrower (Harper 1984). Such conclusions suggest that credit is of relatively greater significance for subsistence- rather than enterprise- level informal sector actors.

There appears to be a growing awareness that minimalist credit is only a partial answer to the needs of the informal sector (Hailey 1991). Increasingly, programmes which initially provided credit alone are now providing a package of supports. Some credit providers are entering into alliances with other agencies which are better able to provide other services.

There has also been a tendency in recent years to stress the need for credit programmes to become more institutionalised. This has often led to an increased focus on the incorporation of commercial banks and other financial institutions into the management of such programmes. Clearly there is a need to raise the awareness of banks and other financial institutions regarding the potential of the informal sector. This awareness can be seen in the ILO project with the College of Banking and Finance in Kenya (Tolentino and Theocharides 1992); in the training programmes of FACET BV, from the Netherlands; and in the credit guarantee funds of FUNDES from Switzerland (Oehring 1990).

One other dimension of these credit developments should be underlined. One reason that the minimalist schemes have been taken up enthusiastically in rural and urban areas is that the interest rates for informal credit have been much higher than the commercial bank rates that 'formal' informal sector credit schemes have come to adopt. Very little is actually known of the impact upon local, informal credit arrangements of this new money for credit that has come in from donors via the Banks, and NGOs for onward lending to the informal sector, but it is just possible that it has threatened the livelihood of the informal credit sources. This may well be a good thing where informal credit has been highly exploitative and associated with rural indebtedness. If on the other hand, as has been so often the case, the mood in the donors suddenly switches from their current but possibly short term fascination with credit to some other priority, then the traditional credit networks will need to be reactivated.

Business Skills

There are a number of programmes which are primarily designed to enhance the business skills of informal sector actors. These have tended to focus on the "emergent entrepreneur" rather than the subsistence levels of the informal sector. However, there is nothing in such approaches which precludes them from addressing all parts of the informal sector, as we shall see subsequently.

One influential programme which focuses primarily, but not exclusively, on emergent entrepreneurs has been developed in Colombia. Desarrollo de Pequeñas y Micro-Empresas [Development of small and micro-enterprises] (DESAP) is a programme carried out by the Foundation Carvajal in Cali (Harper 1989a). DESAP confines itself to work with existing small entrepreneurs and self-employed in Cali, although other agencies have adapted the model for other urban centres in Colombia and elsewhere (Ramirez 1993a). This programme is based on the belief that entrepreneurship is central to economic and social development (Lohmar-Kuhnle 1992). Applicants wishing to undertake DESAP courses must have good levels of self-employment experience and technical skills.

DESAP offers a seven week course of evening classes which deal in turn with a series of key managerial concepts, always relating them to informal sector realities. Each week is a self-contained unit but builds on the previous weeks. Clients are free to spread their participation out over whatever period of time is convenient for them. Many do not participate in all courses, but still can be considered to have benefitted (Harper 1989a).

Each participant also receives a total of 16 hours of individual business advice from a specialist tutor. There is further business management advice from economics students who have received basic training from DESAP in entrepreneurship advice. DESAP also assists trainees in obtaining credit. After this has been acquired, there follows a two year period in which DESAP continues to provide follow up services. This includes assistance in the establishment of procurement and marketing cooperatives (Harper 1989a; Lohmar-Kuhnle 1992).

In order to ensure that only the serious will attend, course fees are kept relatively high, but are payable in instalments, allowing trainees to decide how much training they need.

The programme has received very favourable evaluation (Harper 1989a) and has been adapted for use in a large number of other projects. Significantly, over 50% of participants are female and they are reported to perform better than the men (Lohmar-Kuhnle 1992).

The success of the programme appears to be based on a number of key principles. Firstly, that there is a market of self-employed people willing and able to pay for such training . Secondly, that specialist business advisors must have theoretical knowledge, but that this must be backed up by a thorough knowledge of the specific conditions of the local informal sector. Thirdly, that for a target group with a limited formal educational background, classroom learning must be interactive and grounded in the experiences of the participants.

The Euro-Action Acord Small-Scale Enterprise Programme in Port Sudan is an example that suggests that a similar approach to that of DESAP can be extended to more marginal sections of the informal sector (Harper 1989b). Even though the target population is poor (many are refugees), the programme is based on the assumptions that they have potential to develop successful businesses and the ability to contribute towards the cost of services provided to them (Lohmar-Kuhnle 1992).

The programme started primarily to provide credit but quickly developed into an integrated package (Harper 1989b). It has trained a number of local business consultants who are responsible for business support services. Local craftsmen have been found who will provide technical training for a fee. Such a programme is both cost effective and appropriate.

Both these programmes were primarily intended to provide entrepreneurial skills to informal sector actors. However, in both cases good research and flexibility allowed them to react to the wide range of needs that exist in reality.

A feature of both programmes also has to be the quality of the business advice being offered. Another mechanism for providing this key element available been developed by the Kenya Management Assistance Programme (K-MAP) which gets large businesses to make their mid level and top level managers available to the owners of small scale business for advice and counselling, on a voluntary basis. Again there is a strong tendency for this to be aimed at the emergent entrepreneur rather than the subsistence self-employed (Pratt 1993).

Entrepreneurship Development

The above programmes are pragmatic and practical. They select target groups with which they can work and they seek to provide them with services which reflect the realities of both the agency and its clientele. We have also examined programmes based in the vocational training system which attempt to promote similar, practical business skills. However, there is another, very different approach to developing small businesses. This focuses explicitly on the "emergent entrepreneur", seeking to develop entrepreneurial awareness and/or attributes (Hailey 1994).

There are two principal approaches that can be identified here. Firstly, the promotion of business awareness and the creation of an enterprise culture. Secondly, the creation of entrepreneurs and fostering of entrepreneurial attitudes (Hailey 1994).

Promotion of Business Awareness and the Creation of an Enterprise Culture

In this approach awareness training is used to overcome the ignorance or suspicion of enterprise of groups or individuals. At the programme level, the focus is on awareness raising and the overcoming of cultural inhibitions. Such programmes might seek out positive role models and seek to make entrepreneurship culturally appropriate (Gibb 1988).[6] There is, additionally, a national level that is also of great importance. It is at this level that the ideological battle to create an enterprise culture is waged. This is well illustrated by the efforts of the Conservative government in Britain during the 1980s (Gibb 1988). Such an approach has also been attempted by the National Board for Small Scale Industries in Ghana. Evaluation of its efficiency has been negative, however (Boeh-Ocansey 1993).

We have stated above that such approaches focus explicitly on entrepreneurship. However, the focus on developing positive attitudes towards small business lends itself to a wider application across the informal sector. Indeed, it could be argued that some form of orientation of this kind is a necessary component of any worthwhile programme which seeks to encourage informal sector activities. While there is plenty of evidence about how, for example, the United States encourages this enterprise culture (Nelson 1993), much less is known about how the existing cultures of enterprise that are evident within (and which differentiate) parts of the informal sector can be supported by more formal insights into business awareness (Marris and Somerset 1971; Macharia, 1988; King 1993).

Creation Of Entrepreneurs And Fostering Of Entrepreneurial Attitudes

This approach comes out of the Achievement Motivation Training (AMT) model. It is based on the belief that an individual's entrepreneurial attitudes can be identified and developed. Its theoretical underpinning comes from the work of McClelland which argues that entrepreneurial behaviour is associated with measurable character traits such as "need to achieve", risk taking, and initiative (Hailey 1994).

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[6] It has beeen argued that what counts as entrepreneurship varies across cultures (King et al 1992), thus making this process more problematic.

AMT helps identify and develop these key entrepreneurial traits within the potential entrepreneur. This is achieved through the creation of personal awareness; generation of self-confidence; establishment of personal goals; and development of strategies to achieve them. Group sessions, questionnaires, and self-assessment exercises are all common methodologies used (Hailey 1994).

AMT has been adopted in a number of countries. In India, it forms a major part of the New Enterprise Creation approach of the Enterprise Development Institute of India (EDI-I) (Awashti, Murali and Bhat 1990). EDI-I bases its selection of trainees solely on the assumptions inherent in the AMT model.

> The entrepreneur identification and selection mechanism which precedes the training is based on the following key assumptions:
>
> a) That all persons cannot be entrepreneurs as all entrepreneurs have certain traits;
>
> b) Such traits are identifiable (and measurable) through some psychological, behavioural tests and social indices;
>
> c) people possessing these traits at a certain minimum level can be developed to acquire necessary dimensions of entrepreneurship. (Awashti, Murali and Bhat 1990: 44)

Such an approach has aroused great criticism. The academic research behind it has been questioned as over simplistically behaviourist. The approach is also seen as culturally-specific. It is argued that it is a costly approach yet can demonstrate little in the way of results. Moreover, it is criticised for being excessively selective (Hailey 1991 and 1994). In practical terms there have also been problems in the implementation of this approach in India due to a lack of coordination of provision. Furthermore, unlike the promotion of business awareness approach, this model is very much narrowly focused on those with very evident entrepreneurial potential.[7]

Even where, as in the case of EDI-I, the AMT approach is accepted, it is rarely used as the sole input. In the EDI-I model, for example, AMT constitutes about 25% of the total training package (Awashti, Murali and Bhat 1990).

Another example of an entrepreneurship development programme comes from Ghana. EMPRETEC is an international programme of the United Nations Transnational Corporations and Management Division (UNCTMD). In Ghana prospective entrepreneurs are selected according to their "personal entrepreneurial competencies" (Boeh-Ocansey 1993: 39). An intensive ten day training period follows during which these competencies are developed further. Post-training advisory services and on-site visits are provided. EMPRETEC-Ghana also assists in the accessing of credit (Boeh-Ocansey 1993).

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[7] There is, however, one special case where such methods have been used for populations broader than the usual target groups: South Africa. There, a number of approaches building on McClelland's work and that of others, have been disseminated to large numbers of industrial workers. This appears to based on a premise that Africans naturally have low "need to achieve" levels and thus are poorly attuned to the realities of free enterprise. In this particular context, therefore, AMT style approaches have been criticised for their racial and ideological underpinnings (Kraak 1991).

Other approaches accept that motivation is important, but see it in less deterministic ways. Gibb (1988) argues that many successful entrepreneurs would not score highly in the AMT tests. What is important is commitment to the idea of running a small business. This, he argues, can and should be developed in any good small business development programme.

As yet a strong body of evidence indicating the success of either the awareness raising approach or the development of entrepreneurs has not emerged, although mildly positive evaluations of the latter are emerging from the Indian experience (Gupta 1990; Harper 1992). As with enterprise education in schools, the awareness approach is likely to remain difficult to quantify and may run into serious problems of cultural specificity.

In the case of the entrepreneur development strategy, its selection mechanisms should guarantee that the majority of its graduates are successful. Nonetheless, it must be remembered that attempts to develop entrepreneurial attitudes and skills through such programmes are an example of what we described in our first chapter as "planning for what was traditionally unplanned". The majority of existing successful entrepreneurs were not created through such courses. Indeed, it is possible that the very cultural contexts in which such programmes have been judged to be successful might be those which foster entrepreneurship regardless of any such external intervention.

It may be, therefore, that such programmes are largely not generalisable. However, there is a more problematic interpretation. It is possible that there is a limited number of successful micro-entrepreneurs that can be supported by the small local markets of many developing countries. Therefore, the success of the more formally trained entrepreneurship graduates may be at the expense of practically formed entrepreneurs. Tentatively, perhaps it can be expected that these graduates will come from relatively wealthy backgrounds. This might be reflected in the number of university or college graduate focused programmes. Therefore, they could be expected typically to have greater access to start up capital than many traditional entrepreneurs. This negative equity impact is one that may require further consideration prior to major donor support for such programmes.

Social and General Education

We have already encountered a number of programmes and projects which have a very broad vision of the skills required by those seeking training. The AMT model above springs from the important insight of McClelland that the trainees' awareness and attitudes are in need of development in the same way as their competencies. This realisation is also central to the efforts of many of the programmes which seek to target more disadvantaged groups than those to which AMT and entrepreneurship development are directed.

A concern for the holistic development of the individual is reflected in NGO programmes targetted at the most disadvantaged, for example in the CIDE and Salesian approaches examined previously. This concern stems from the belief that one aspect of the disadvantage experienced by this population is an inadequate degree of socialisation. This was particularly evident, we noticed in the previous chapter, in the attitudes of many women towards business development.

However, in these examples, the principal focus remains on technical training. In the case of CIDE, approximately 25% of the training period is devoted to personal and social development (Messina 1993). In the case of Salesian institutions, this element is reflected more in the hidden curriculum and in the stress on extra-curriculum activities (Lohmar-Kuhnle 1992).

There are, however, programmes where the balance is much further in favour of a personal and social development approach. Numerous examples of this approach come from India (Thomas 1993) where the Gandhian influence has undoubtedly been significant. However, we shall focus here on one of the most celebrated examples from the Caribbean: Servol from Trinidad.

Servol was originally set up as a vocational training organisation in response to the massive youth unemployment problem on that island (Pantin 1984; Montrichard 1987). However, it quickly became apparent to the organisers that the target population had far greater needs than simple manual skills.

Servol has responded with a four stage programme. Firstly, there is a 12 week orientation course which aims to develop individual awareness of the values of self and community. During this period trainees receive health education and counselling, and are encouraged to develop their sporting and creative abilities (Montrichard 1987).

This period is followed by the Adolescent Parent Programme, which again lasts 12 weeks. This course arises out of an awareness that many of the youth are likely to become parents at an early age but frequently lack a proper awareness of what is required to become a good parent. This course takes half of each day with the other half being devoted to basic manual skills development. In recognition of the need for flexibility, training takes place in two 6 week courses in related trades. The focus is on basic use of the tools and simple maintenance techniques (Montrichard 1987).

The next 6 to 8 months see a further development of technical skills as trainees choose to specialise in one of the skill areas they were introduced to above. The focus here is on training-with-production. This is seen as having educational, attitudinal and financial benefits (Montrichard 1987).

Finally, when trainees have reached the stage where they can work with minimum supervision they are attached to formal or informal sector employers for an apprenticeship period. All income is paid to Servol which then disburses 2/3 of it every two weeks on trainee attendance at the centre with their employer evaluations. Their progress is also monitored by a Servol training officer who visits the place of work periodically. At the end of this period the trainees return to the centre to sit national trade tests. On sitting these tests the trainees receive the balance of their wages. This can be in the form of cash, a bank account established for them, or as tools (Montrichard 1987).

Servol has proved to be highly successful in finding (self) employment for large numbers of youth from the most disadvantaged sections of Trinadadian society. More importantly, it has fostered self-belief where there was little before. The clearest measure of Servol's success is the level of demand for its courses which far outstrips supply (Montrichard 1987; Frost 1991). A highly significant confirmation was the World Bank's insistence that attitudinal training be included in a large-scale programme for unemployed youth which it is funding in Trinidad (Mahabir 1993).

The success of Servol led the Trinidad and Tobago Ministry of Education to enter into an agreement with the NGO in 1988 (Mahabir 1993). Servol was to take over all public pre-schools and was to extend the Servol training model as widely as possible. Servol was to be responsible for equipping the centres, which would be community built. Servol would also train teachers, with the responsibility for their salaries slowly devolving to the Ministry (Mahabir 1993). As well as 154 pre-schools, there were 41 Adolescent Development Life Centres by the beginning of 1993 (Mahabir 1993).

This alliance appears to be working, unlike many other attempts to develop collaboration between the state and large NGOs. The reasons for this success are not immediately clear, although some suppositions can be advanced. Servol is strong enough to avoid co-option by the state (which in a small island state may not be that powerful). Crucially, it has an ideology which makes it successful and which is respected by the state. The Ministry itself is not overly threatened as the types of provision delegated to Servol are neither mainstream nor prestigious in its eyes.

Training for disadvantaged groups is often criticised for being of low efficiency. It is argued that such populations are unemployable and that training should be given to others more likely to benefit from it. However, the example of Servol suggests that in the case of one such group, alienated youth, much can be done. The Servol experience (and those of CIDE and the Salesians) indicates that the first need of this particular target group is self-belief (Corvalan 1994). Only when this has been facilitated can worthwhile training for productive (self-) employment begin.

Follow-Up and Extension

In 1987 in a piece of research commissioned by the ODA, Grierson examined 33 vocational training based self-employment programmes. This research sought to identify the key design characteristics that contribute to the success of such programmes. This research found two factors to be particularly important: enterprise-based training and post-training follow-up (Grierson 1989a).

There are a number of programmes which stress such follow-up, e.g. SDSR/TRUGA in Africa/Asia and DESAP in Latin America. Successful follow-up requires careful selection of the business consultants. As well as possessing sufficient theoretical knowledge to be able to analyse the strengths and weaknesses of their clients' enterprises, they must also have an intimate knowledge of the informal sector in the location where their clients are operating. DESAP uses economics graduates with links to the informal sector and provides them with training (Lohmar-Kuhnle 1992). KYTEC on the other hand has used technical instructors from the youth polytechnics (Kivunzyo 1993). It does not appear that there is one "correct" model for such follow-up, and some methods are clearly not cost effective (Grierson 1993). In a number of countries, for instance, a version of follow-up was the extension model by which trained instructors sought to keep in touch with their clients who had come into the rural industrial development centres for some specific assistance. In Kenya and Tanzania such support and follow-up proved to be very expensive and of uncertain value (King 1977). Clearly, to be successful, follow-up provision must reflect very exactly the needs and characteristics of the client and be tailored to the market.

Technology

One limitation of the informal sector that has been frequently identified (e.g. in the traditional apprenticeship literature) is its dependence on outmoded technologies. Many Northern NGOs (e.g. ApT, TFSR and ITDG) have focused on this issue (Jeans, Hyman and O'Donnell 1991). In our examination of support to the Uganda Small Scale Industry Association (USSIA), we saw that technology transfer was a central part of ApT strategy. In this case the diffusion of appropriate technology was through an existing association of informal sector actors. Other approaches have also been tried. In India, as elsewhere, the cost of improved technologies is very great. However, important business families have set up foundations which have "adopted" NGOs in order to facilitate technology transfer (D'Souza and Thomas 1993).

In Kenya, a local NGO, ApproTEC, was established in 1991 and has been funded by the ODA. Its activities include economic feasibility studies; engineering design and development; training of equipment manufacturers; product promotion and dissemination of information; training for entrepreneurs; and consultancy services for other organisations (Oketch 1993). ApproTEC appears to be successful but its scope is limited to technologies it can develop and sell to a clientele of entrepreneurs. Also, in Kenya, Malawi, Zimbabwe and Zambia, VSO and ITDG have been promoting wooden handtools for carpentry, thus underlining the point that what may seem 'outmoded' may well be renewed for specific purposes, in the absence of foreign exchange to get the modern imported versions (Leek et al. 1993). The same point could be made about the absence of low cost, second-hand machine tools in the informal sector, and the legal restrictions on their import (Abuodha and King 1991).

Another variation on the ApproTEC approach which has attracted major international funding and attention is found in Ghana under the Ghana Regional Appropriate Technology Industrial Service (GRATIS). It has been funded by a variety of donors including CIDA, GTZ, ITDG and VSO (Powell 1991; Boeh-Ocansey 1993). It operates through a network of Intermediate Technology Transfer Units (ITTUs). At the beginning of 1993, six ITTUs had been established at regional level, whilst work had begun on units for the other four regions (Powell 1991, Boeh-Ocansey 1993).

An ITTU consists of a group of production workshops where new products and processes of local relevance are demonstrated. Local artisans are then encouraged and assisted to engage in these activities. These artisans are encouraged to establish local associations which will eventually elect management boards for the ITTUs (Boeh-Ocansey 1993). It is expected that the ITTUs will be autonomous and self-financing in the long-run (Powell 1991).

ITTUs also provide technical and managerial advice in a number of craft areas. They liase with educational and research institutions and offer extension services to income generation projects. Selected masters from the traditional apprenticeship system are offered short-term internships as are formal sector trainees. For traditional apprentices, there is the opportunity to be attached to an ITTU for a renewable one year period (Boeh-Ocansey 1993).

Impressive levels of cost recovery are being claimed for these institutions (Powell 1991). The best, at Tema, boasts a 73,7% cost recovery rate (Boeh-Ocansey 1993). It also appears that the majority of the trainees are coming from the informal sector. However, there seem to be significant constraints on post-training performance, especially as a result of inadequate sources of capital (Boeh-Ocansey 1993). Moreover, the ITTUs seem to suffer from a similar problem to production units under Training-with-Production approaches. Instead of supporting informal sector production, there have been complaints that these units are competing with existing artisanal production on highly advantaged terms. GRATIS may be in danger of being another good development idea that has gone wrong.

A further example from Ghana, but this time with a focus on rural income generation, is provided by TechnoServe. In collaboration with various government departments, and with World Bank funding, TechnoServe has developed an Intermediate Technology Small Scale Palm Oil Mills Programme. It is also involved in grain and fisheries processing programmes. TechnoServe realises that new technologies must be accepted by the host communities and so places considerable emphasis on attitudinal preparation for new technology (Boeh-Ocansey 1993).

Two concluding comments might be made on the role of technology within the informal sector. First, there is a great deal more literature available on technologies **for** the informal sector than there is on technologies **in** the informal sector. Much more attention should probably be given to the technological dynamic that exists within the specific informal sector context and less to the promotion of stand-alone technologies that are 'appropriate'. Research on the former would indicate significant changes over time, as well as major constraints on technological development (King 1994c). Second, like several of the other key themes in this chapter, the issue of technology and of its promotion goes to the heart of the divide between our subsistence self-employed and the more entrepreneurial levels. As the examples above make clear, there are trade-offs and hard choices to be made; support for more advanced, power machinery for the emergent entrepreneur may have a direct impact on the income and work of those using hand tools in more subsistence modes. This kind of trade-off within a single country can be just as sharp as when the liberalisation of the import of second hand clothes (made through high textile technologies abroad) has a direct impact on the tailors and dressmakers of many developing countries.

Workshops

Expense and legal constraints frequently combine to ensure that informal sector actors lack access to adequate workshop facilities. In Latin America there has been an attempt to overcome this problem through the creation of public workshops. In Costa Rica, INA, the national training agency, established a series of public workshops in the early 1980s (Haan 1989). The centres provide simple tools and equipment which artisans can use for a small fee. The provision of both basic and upgrading training is also a part of the centres' remit. This appears to be a particularly innovative way of providing workshops as well as promoting training and technological diffusion.

The fact that informal sector workers frequently are operating in unsatisfactory workshops, or out in the 'hot sun', does not mean, however, that necessarily they can be helped by the state. Kenya Industrial Estates has sought to address the lack of suitable informal sector workshop spaces and is currently extending its construction of *jua-kali* sheds to a number of Kenyan cities (Oketch 1993).

However, behind the discussion of workshops there is a much larger issue which accounts for the politicisation of the discussion about them, and that is the question of informal sector access to land and to legal title. Very few governments or local authorities have the capacity to take the very difficult decisions about the location and entitlement of artisans to settle legally in the areas where they can achieve greatest income from their activities (Assuncao 1993).

Marketing

One of the principal constraints facing informal sector actors is their limited access to markets and the limited purchasing power in the markets they can access. We will consider subsequently the legal obstacles faced by informal sector actors in accessing markets and the need to address this issue. A number of strategies have been proposed to overcome other constraints and to maximise market access. Trade fairs designed for informal sector producers and traders would be one way in which their access to wider markets could be promoted (Tolentino and Theocharides 1992). Franchising and the potential of sub-contracting (between large, small and micro-enterprise) are also worth further research and development (Wright 1990; Streeten 1991).

Informal sector organisations, associations and federations can play a central role. These can take the form of small informal groups which engage in practical activities such as joint marketing or the hiring of transport. Strong national associations are important too. One reason why the informal sector tends to be disadvantaged by national planning is that it lacks the effective lobbying mechanisms that the formal sector often possesses.

Associations such as USSIA in Uganda have been assisted in developing their lobbying capability. The potential of such activity should not be underestimated. In Zimbabwe, for example, lobbying by the informal sector has resulted in a government undertaking to reserve a proportion of government contracts for the sector. The development of the institutional capacity of both local or municipal and eventually national organisations of entrepreneurs within the informal sector is an area which often gets less attention from external donors. This is understandable for in countries which are seeking to democratise and develop multi-party systems, the small traders and producers are a potentially very influential body. There is evidence in a number of situations that the government has not looked with favour on the emergence of a national federation of small traders or of informal sector producers.

Macro-Economic Environment

The informal sector has been obstructed by the state in a variety of ways. In many cases, preferential treatment has been given to the formal sector. In the case of Kenya, for example, this has taken the form of import subsidies for medium- and large-scale industries which have allowed them to acquire cheap inputs from outside the country (Cheru 1990). Without these subsidies such inputs might well have been sourced from the informal sector which is frequently a major sub-contractor for the formal sector (Abuodha and King 1991).

More generally, however, although national governments appear to have taken more seriously some of the education and training implications of preparation for self-employment, the same is not yet true of many of the major policy shifts that are required in economic, labour market, exchange rate and tax policies. It has been suggested by Assuncao (1993) that this can in part be explained by a resistance to what seems an attack by outside bodies on the notion of the state as the engine for growth and transformation:

> As a result, members of the public administration and promotion institutions often see the efforts of international organisations towards the informal sector and urban poor in general as lacking seriousness and just a panacea for weakening the official structures (p. 63).

Legal Framework

The state has also disadvantaged the informal sector through a variety of legislative devices (Harper 1984). In colonial Africa access to land in prime commercial areas was heavily biased against Africans. Too often such legislation has remained in force when it refers to street traders, informal sector industrial estates and markets. This continues to be the case in Southern Africa in particular, where historically it was a complement to apartheid policies. Indeed, this appears to be a major factor in the weakness of the urban informal sector in Southern Africa.[8] In Namibia, which was effectively a colony of South Africa, even whites still are prevented legally from small-scale businesses which might erode demand for South African products.

Informal sector actors are also faced with a range of other legal obstacles. Health and safety regulations tend to be devised and interpreted in such a narrow fashion that the informal sector cannot but infringe them. This tends to create a situation where corruption and random harassment by the police and municipal authorities become an occupational hazard of informal sector activity (Hailey 1991).

De Soto (1989) has illustrated this situation admirably. He shows that the bureaucratic system results in excessive periods of delay before informal sector workers can receive the relevant licenses, etc. that, in theory, permit them to trade without harassment.

De Soto is correct to identify such constraints as serious obstacles to the informal sector and there appears to be considerable agreement that such barriers should be reduced.

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[8] This argument is found in, for example, Swainson (1991), who argues that legal constraints also tend to push informal sector actors towards trading rather than productive activities.

However, Annis and Franks (1989) have argued that there is a danger in an unsophisticated reading of these findings which has found some favour in radical libertarian circles. This reading argues that such legal constraints are the **only** constraints faced by the informal sector. Untrammelled market forces, in this view, guarantee a dynamic informal sector. This view is clearly too simplistic, however. Reduced legal constraints are important but provide only a partial response to the needs of the informal sector. In any case, de Soto's argument that such regulations have arisen out of the power structures of the Southern state and, in particular, its alliance with big business (de Soto 1989) suggests that reform will be difficult to effect (Hailey 1991).

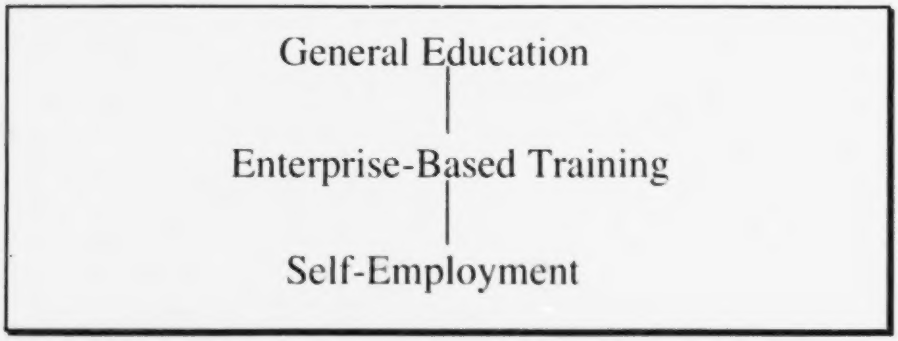
PATHWAYS TO SELF-EMPLOYMENT

We have spent a considerable period of time in the previous chapters examining a number of education and training programmes and projects which have sought to prepare workers for the informal sector. In this chapter we have also considered other relevant forms of intervention. In this section we shall consider a number of potential pathways to self-employment that emerge from these case studies and from the theoretical and policy literature. It is important to reiterate that these are in no way intended to be descriptions of best practice. Rather, they represent common existing routes which derive from empirical work or from the theoretical and policy literature.

In our discussion of the possible forms education for the informal sector does presently (and might) take, we examined the arguments of the various versions of the Vocational School Fallacy. Beginning with Foster in the 1960s and continuing up to the present day in World Bank thinking, there has been a powerful critique of attempts to provide vocational preparation in the school location, if it was expected that that would have an effect on occupation or unemployment. In the World Bank version, this has increasingly been allied to scepticism also regarding the efficacy of post-school training in VTIs (World Bank 1991a).

The pathway to self-employment envisaged by this constituency (including the World Bank) appears to be the following:

MODEL A



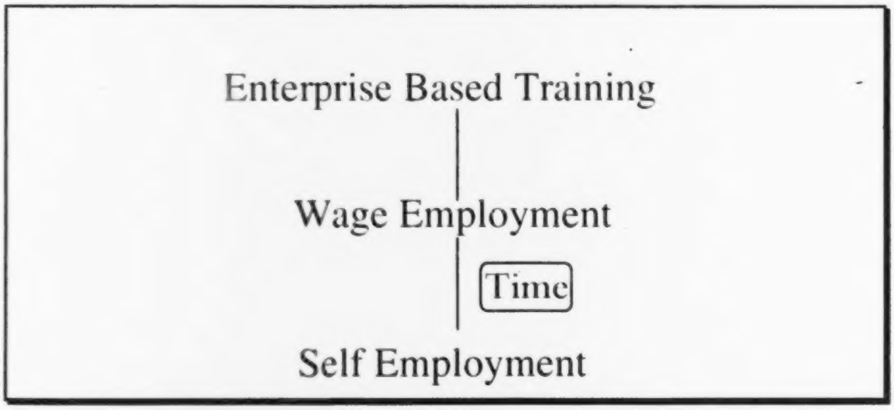
At school level, the World Bank has tended to argue that what is needed most is a concentration of effort on getting the basics right (World Bank 1988). Here what is meant is Language, Mathematics and Science, rather than practical subjects of various kinds.

It is further argued, in this model, that post-school training should ideally be done on-the-job. This will help to maximise the fit between the supply and demand of trained labour. However, it is accepted that there will be some cases, particularly in the least developed countries, where some state-sponsored training will be necessary due to the weakness of the industrial sector (World Bank 1991a; Middleton et al. 1993). There is also a stronger place urged for private (proprietary) training. Nonetheless, the World Bank's recent interest in the traditional apprenticeship system of West Africa and the *jua-kali* system of Kenya suggests an awareness of the possibilities of on-the-job training taking place in the informal sector itself, as well in the formal sector enterprises.

This 'World Bank model' is less explicit about what happens after training. It appears to be assumed that many graduates of both formal and informal sector enterprise based training will become self-employed. However, it is not clear as to whether they will do so immediately after training.

This issue is considered in greater detail by Grierson (1993). His starting point is post-school and his argument may be portrayed as follows:

MODEL B



Grierson argues that enterprise based training is the key to successful preparation for self-employment (Grierson 1989a and 1993). He was solely concerned with informal sector based training and his arguments are more relevant in this context rather than in that of formal sector-based training. Enterprise based training, he argues, provides the package of technical (and other) skills that the worker will require in the world of work. Therefore, implicitly, formal sector training will tend to provide a somewhat different and possibly less appropriate package for self-employment. Clearly, it is also implicitly assumed that VTIs are unlikely to be the best provider of a skills package that is relevant to the world-of-work.

In addition to possessing the skills necessary to produce in the informal sector, Grierson argues that the prospective self-employed also need tools which will allow them to break down the barriers to entry that do exist in the informal sector. Such barriers, Grierson argues are both social and economic (Grierson 1993). As we saw earlier in this report, Grierson argues that social barriers are broken down by the acquisition of social networks by the trainee. Such a process is most likely to occur in the traditional apprenticeship location.

Economic barriers largely refer to the difficulty in raising sufficient capital to establish oneself in viable self-employment. In this model, the answer is not a credit scheme. The potential self-employed worker can raise capital without such interventions, it is argued. Such capital accumulation is likely to take place during a period of wage employment (Grierson 1993). This employment may be in the formal sector or could be as a journeyman in an informal sector workshop. After a period of five or so years the individual will have accumulated sufficient capital, contacts and experience to enter into self-employment.[9] This view is reflected in evidence (e.g. Mead and Kunjeku 1993) that the most successful self-employed artisans are typically those with significant wage employment experience.

The above pathway appears to be (at least implicitly) a route to entrepreneurial self-employment. Our first model, on the other hand, does not appear to reflect any distinction between different parts of the informal sector.

It is not our intention to overstress a clear-cut division of the informal sector into two discrete sub-sectors. Nonetheless, such a distinction does appear to have greater analytical power than a unitary model. Equally, whilst over-simplistic, it is much more useful as a tool than would be a complex model which attempted to reflect the reality of informal sector heterogeneity with greater accuracy.

In using a binary model of the informal sector we are equally not attempting to argue that some societal groupings are inherently suited to participation in one of these sub-sectors due to certain characteristics they possess. We are not convinced of the validity of crude behaviourist arguments that entrepreneurial characteristics are innate and measurable. Moreover, the evidence from many of the programmes we have examined indicates that the most disadvantaged **can** be facilitated to achieve more than mere subsistence self-employment. Equally, we are not suggesting that there is no possibility of graduation from subsistence to enterprise self-employment.

However, it appears that there are different pathways which **typically** lead to subsistence and enterprise self-employment. These are shown below. Model C is that which pertains to subsistence self-employment; Model D to enterprise self-employment.

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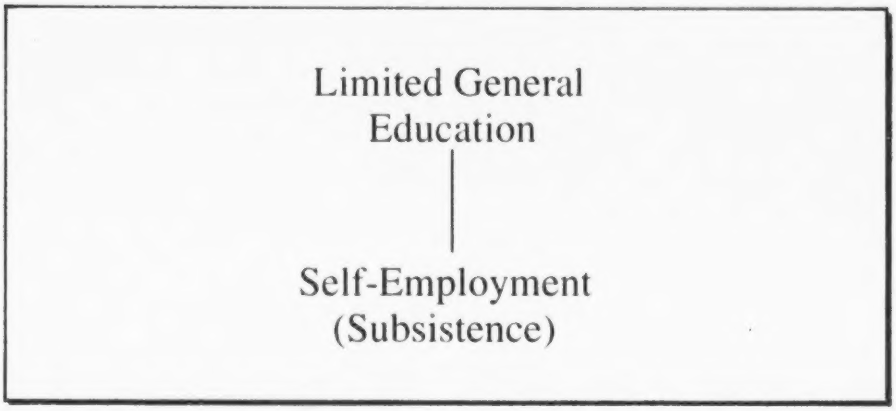
[9] The length of time taken to accumulate capital, experience and networks is of course dependent upon the trade engaged in. Furthermore, the transition will tend not to be a discrete event. Rather, it is likely that the individual will slowly reduce his/her formal sector commitments in favour of an increasing involvement in the informal sector.

MODEL C

SUBSISTENCE SELF-EMPLOYMENT



This model points to the stark reality of most people inhabiting the informal sector world-wide. For this population, a complete basic education for all remains rhetoric rather than reality, since they frequently have to leave school before the end of the full cycle. Equally, they lack access to post school training. Traditionally there has been a great shortage of training which focuses on the skills needs of the subsistence self-employment sub-sector. This is true even within the informal sector itself. In West Africa, for example, such activities do not form part of the principal focus of the traditional apprenticeship system. An awareness of this lack of education and training opportunities is why the World Bank (as we saw in Model A) argued in its study of West African apprenticeship that the leading policy recommendation was:

> *Increased access to basic education.* This is critical in assisting wider entry to the micro-enterprise economy, particularly to the 'more attractive' activities and therefore to a more equitable widening of access to micro-enterprise opportunities (World Bank 1991a: 99).

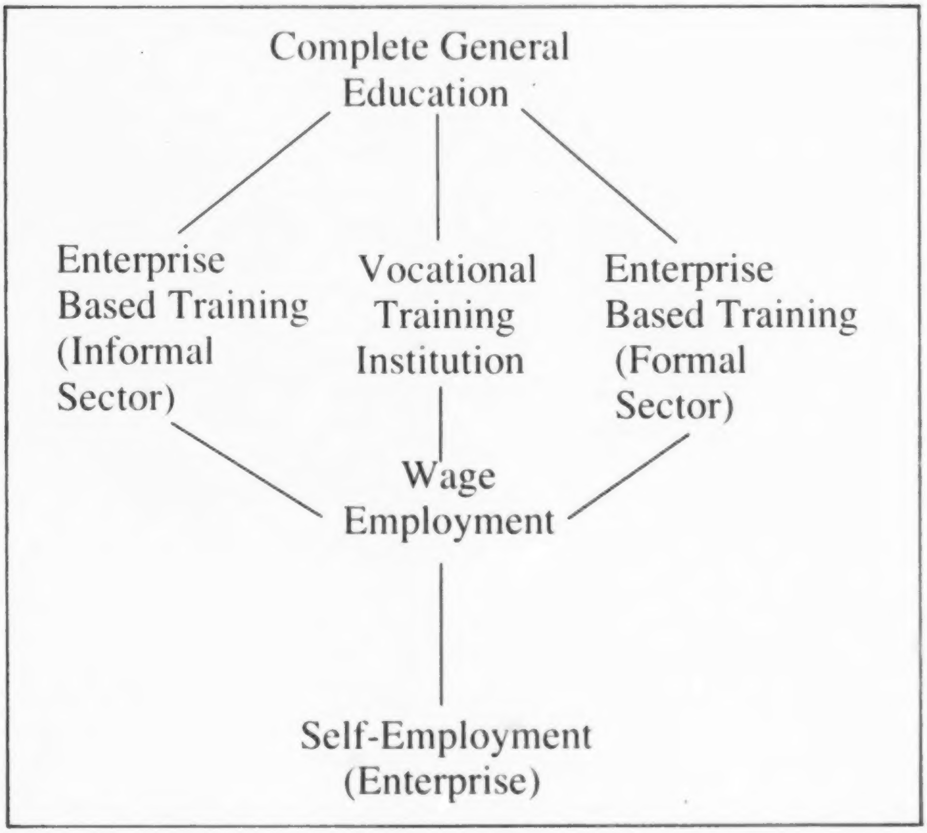
The focus here is on the 'more attractive', upper tier of the informal sector. Opportunities are even more limited and needs greater when we consider the subsistence end of the informal sector. In outlining this Model C, we are pointing to an existing pathway along which very large numbers of young people travel. They get minimal basic education (and sometimes not even that) and they get eventually into forms of self-employment that require almost no training on the job.

We are aware, of course, that there categories of subsistence self-employed who may have had more schooling and may have acquired considerable dexterity, e.g. in handsome weaving or other skills; but the lack of a market for their products or the competition with many other skilled people have made them survive at a subsistence level.

When we turn to enterprise self-employment, however, there may be a number of paths as shown in the diagram below:

MODEL D

ENTERPRISE SELF-EMPLOYMENT


Complete General Education
Enterprise Based Training (Informal Sector)
Vocational Training Institution
Enterprise Based Training (Formal Sector)
Wage Employment
Self-Employment (Enterprise)

This diagram illustrates three possible branches on the pathway to enterprise self-employment. It should be viewed more as a description of what experience the entrepreneurial self-employed are likely to have had rather than a prescription of probable career paths from school to self-employment. It assumes that a good basic education is the foundation of most individuals' success in achieving access to enterprise self-employment, although it does not make assumptions about the form and content of the basic cycle. Increasingly, even in the first branch (e.g. traditional apprenticeship), the average education level of entrants appears to be rising (Boeh-Ocansey 1993; Fluitman 1994). As was noted earlier, this does not necessarily reflect an overall increase in educational standards, but could be due to the increased attractiveness of such training to those beyond its traditional constituency.

Of course we are not arguing that all the graduates of a complete general education are likely to follow any of these paths. Inevitably, many of the most able will still follow academic paths leading to secondary and even tertiary education.

As positive attitudes to enterprise continue to develop, however, and as the formal sector in some countries becomes increasingly insecure and unremunerative, so the traditional pathways to formal sector employment are likely to be co-opted for preparation for self-employment. Thus, we see that VTIs and formal sector on-the-job training are increasingly becoming pathways to enterprise self-employment.

After training in one of the three branches, we follow Model B in seeing a period of wage employment as an important and often necessary precursor to sustainable enterprise self-employment. It is possible that both training and wage employment will take place in the same firm. Equally, there will often be no clear demarcation between when a young person is considered to be a trainee and when s/he is generally acknowledged to be an employee. In different contexts and for different individuals the time scale involved in the transition from school to self-employment will be very different.

THE VARIETY OF PATHWAYS AND THEIR LINKS TO EDUCATION AND TRAINING

The above models represent a series of views about how individuals currently progress towards self-employment through education and training. One of the important points they seek to illustrate is that education and training are utilised in very different degrees in the paths towards subsistence and enterprise self-employment

These models are of course highly simplified and do not take account of any of the other interventions we considered earlier in this chapter. This is an issue we shall return to subsequently. For the moment we must also address the fact that the models do not tell us enough regarding some of the key debates in the realms of education and training. Hence we briefly now connect our earlier chapters with this discussion about pathways.

Education

It appears axiomatic that a good general education is the foundation on which future training and work experience must build. This is equally true in either the formal sector or the informal sector. Furthermore, our third and fourth models above are differentiated in the first instance by the amount of such education acquired at school level. An improvement in the education provided in Model C will not in itself eradicate bare subsistence level existence for large numbers of informal sector actors. However, it could assist in the transition towards more prosperous self-employment. Therefore, it can be argued that the provision of good quality general education should be a major element in any integrated programme of support for the informal sector.

The exact content of such education is more controversial, however. The World Bank may well be correct in its rejection of vocationalisation in favour of an enhanced emphasis on basic academic skills, at least at the primary level.[10] The arguments of Foster (and the World Bank) may also apply to the very recent attempts to introduce enterprise education within the basic cycle, although it is still too soon to be able to judge such programmes accurately. However, it is at the secondary level that the longstanding traditions and cultures of vocational education are so diverse that it would be inappropriate to force them into a model.

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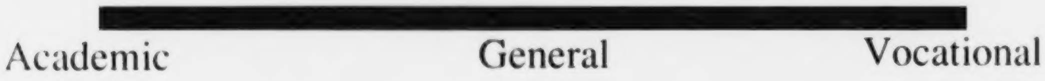
[10] There are, nonetheless, examples of successful schools which combine high quality academic and technical education (McGrath 1993). The success of such schooling may be, in part, dependent upon the relative income and prestige accorded to the trades that they offer preparation for, and these trades' entry requirements.

But what we can say is that in many countries the 'Complete General Education' that we discuss in Model D would increasingly contain more or less substantial elements of orientation to at least one vocational skill, as well as a tendency to stress enterprise and vocation in many of the regular academic subjects.

What might be a useful way of conceptualising this debate is to visualise the education system as a continuum running between academic and vocational:



This view places general education at the centre of the continuum, rather than in an extreme position. However, we are not attempting to prescribe the form that general education should take. That is dependent on specific cultural, economic and institutional contexts. In understanding the meaning of Education in several of our models, we are however pointing to a tendency 'to teach the academic in a more vocational way', but still as part of general education (Sawamura 1994).

Post-School Training

Our four model pathways have left little room for training that is not enterprise based. This appears to be in keeping with the evidence, as well as with some of the current trends in donor and national government thinking. However, we certainly do not wish to suggest that there is no role for such training in preparing for self-employment.

In considering training we must distinguish between different types of providers, operating in different locations and addressing different target groups. There are several such types, but we shall consider the two most significant non-enterprise based forms: VTIs and NGO-training centres.

VTIs

VTIs do appear to have a role in the preparation of some individuals for enterprise self-employment. This is currently being stressed as a direction in which VTIs should increasingly move (ILO 1993). There are certainly success stories here (e.g. MEDI). However, we should not be over-optimistic about the VTI's ability to be a key actor in self-employment preparation. The successful reorientation of the VTI to become responsive to the needs of this new target population may well be beyond the capability of many VTIs and their staff.

NGO-Training Centres

As we have seen, many NGOs provide training which successfully mimics enterprise based training. Such training does not appear problematic in our current context and will not be discussed here. Another strand of NGO training seeks to augment the VTI's provision which is frequently insufficient to satisfy the high levels of demand for training. Such NGO training is open to many of the criticisms of VTI based training. In particular, it is likely to exacerbate the mismatch between the supply and demand of technical skills. However, it can be argued that NGO-organised training is likely on the whole to reflect informal sector realities better than VTI-organised training, principally because it is closer to the recipients of training and more committed to ensure placement at the end of training.

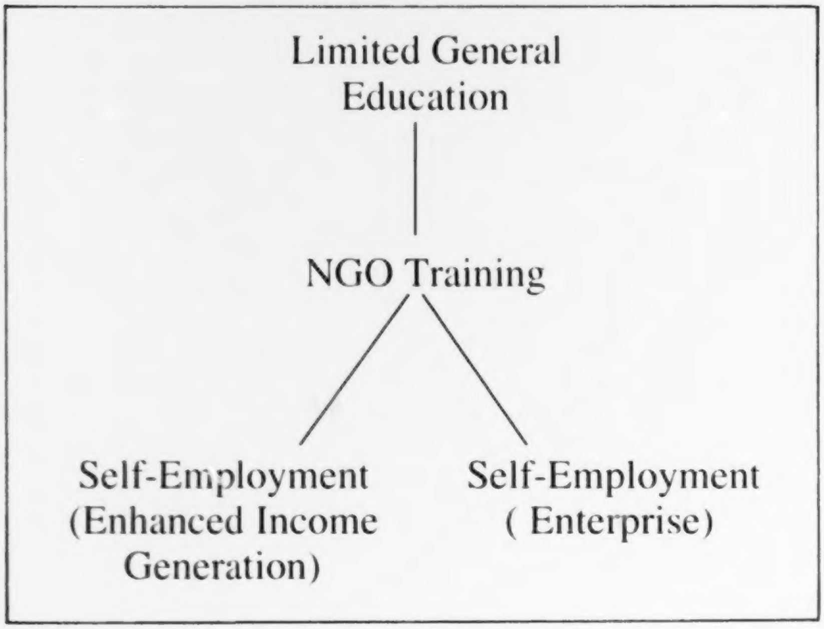
A third focus of NGOs, and one which seems particularly worth considering, is their concern for disadvantaged groups. Models C and D suggest that such disadvantaged groups find their access to enterprise self-employment blocked by their previous failures to access education and training. They are likely to find themselves in low-skill employment contexts where they have little opportunity to acquire explicit training. This can occur either in subsistence self-employment or as casual labour in the formal sector. It is for some of these populations that NGOs are particularly well suited to providing the remedial education and training needed in this situation.

Such NGO training is not just efficacious for facilitating disadvantaged group access to enterprise self-employment, however. It can also enhance individual's income generation capacity at more modest levels. Furthermore, it also helps to provide a second chance to obtain the basic education which too often remains a need rather than a right of the marginalised.

It is possible to show diagramatically the impact of this form of NGO training on the situation we encountered earlier in model C:

MODEL E

NGO TRAINING


Limited General Education
NGO Training
Self-Employment (Enhanced Income Generation)
Self-Employment (Enterprise)

As stated above, we are not dealing with all NGOs here. Furthermore, it is the case that different NGOs providing this kind of training do so for different reasons and target groups. Some, for example in the technology and business fields, are more oriented towards the right hand fork of our model. Such NGOs may be characterised as primarily enterprise-oriented. However, there are also a number of NGOs, more commonly in the religious or popular education traditions, which tend towards the left hand fork of our diagram. These NGOs tend to stress their social orientation.

On-the-Job Training in Formal and Informal Firms

Our model pathways also tend to gloss over important issues in the sphere of enterprise-based training. As regards such training in the formal sector, we have already argued that reforms cannot be expected to be targetted at benefitting the informal sector. Nonetheless, it is probable that improved formal sector training will have significant positive effects on the informal sector due to the large degree of movement of people and ideas across porous sectoral boundaries. Though we cannot generalise, some of the trends in in-firm training now emphasise flexible specialisation rather than the very narrow task divisions of earlier decades. This wider skill base can only be of advantage to those who eventually move over to the informal sector.

Enterprise-based training in the informal sector is equally diverse in its manifestations. Even in West Africa, the much discussed traditional apprenticeship model shows variation across trades and regions. Enterprise-based training in the informal sector has been producing large numbers of trained personnel without external intervention and will continue to do so. Nevertheless, there are areas, for example technology, where there is room for improvement. We have examined a number of external attempts at enhancing such training. As elsewhere in this report, no single model of best practice emerges. Rather, what the best of these attempts have in common is an ability to tailor the initiative to the needs and strengths of the existing training system. Cultural sensitivity and an awareness of the technological dynamic within the informal sector is a greater priority here than technical fixes.

PACKAGES

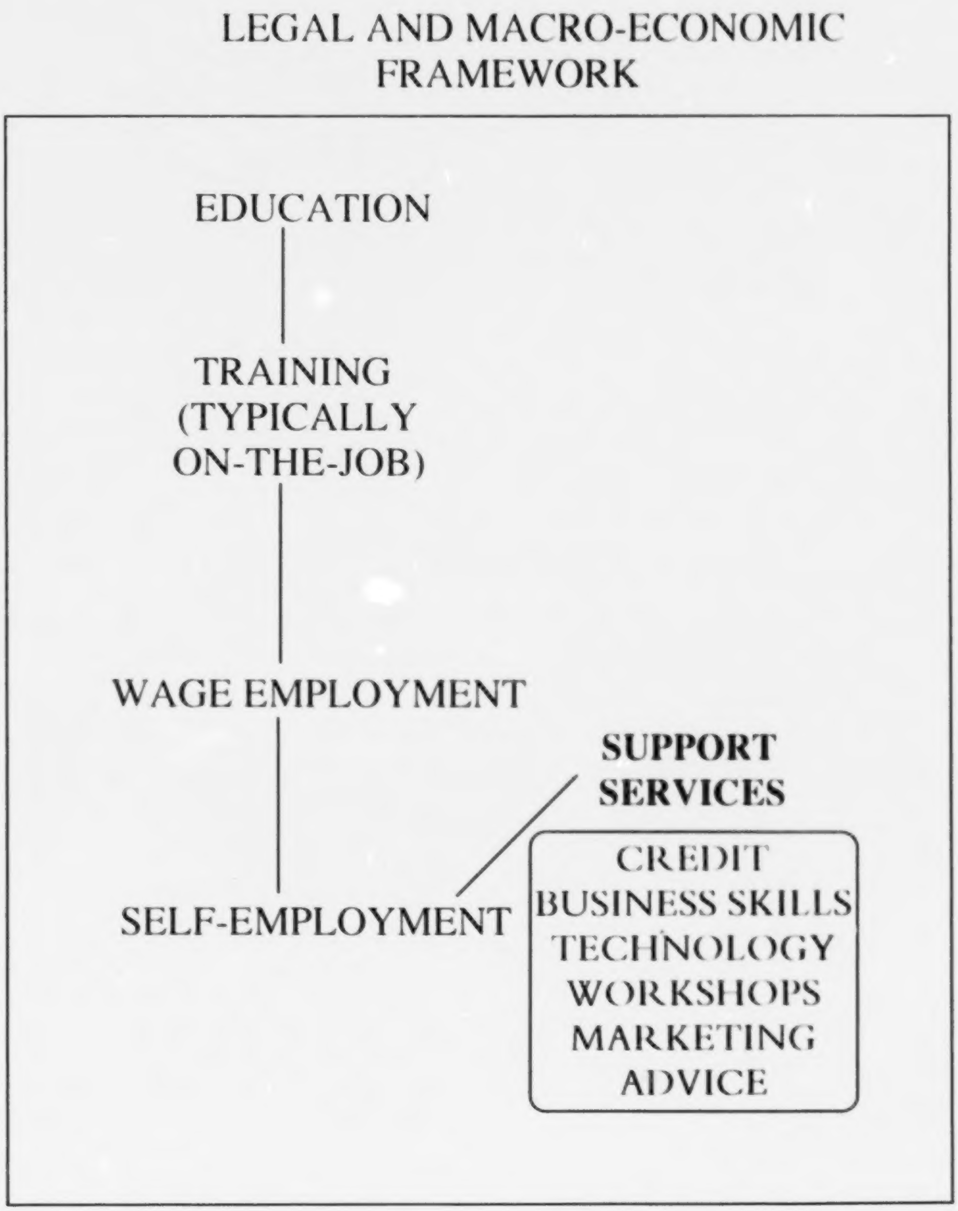
Earlier in this chapter we considered some of the range of other interventions that could assist the education and training dimensions of preparation for the informal sector. We shall now attempt to integrate these with the model pathways we have examined above.

Education and training have certainly a central role to play in preparation for self-employment, and it is entirely appropriate that they should have provided a great deal of the focus for this study, since it is their role in particular that we have been investigating. However, the above pathways have also incorporated in the models the importance of work experience within enterprises. And they clearly also need to signal that the education-and-training pathways are situated within a particular legal and macro-economic framework which very often constrains or supports them.

This is what Model F seeks to indicate on the one hand. And on the other it points up the range of support services which, individually, or as an integrated package, have been considered as relevant bridges and ladders towards a more productive enterprise self-employment.

MODEL F

A PACKAGE OF SUPPORTS FOR ENTERPRISE SELF-EMPLOYMENT


LEGAL AND MACRO-ECONOMIC FRAMEWORK
EDUCATION
TRAINING (TYPICALLY ON-THE-JOB)
WAGE EMPLOYMENT
SELF-EMPLOYMENT
SUPPORT SERVICES
CREDIT
BUSINESS SKILLS
TECHNOLOGY
WORKSHOPS
MARKETING
ADVICE

It is at the point of actually engaging in self-employment that other interventions may be best provided. The list of support services in the above model is neither prescriptive nor proscriptive. Nor is there any presumption regarding the organisation of such provision. What we should perhaps underline is that although we have offered a neat package of services, in connection with self-employment, it must certainly be the case that only a very very small proportion of the millions of micro-entrepreneurs have received even one of these. Many of these services are much more widely known and discussed in the development literature than they are in the developing countries themselves.

These services are available very selectively in what we must continue to term 'economies of extreme scarcity'. Consequently, unlike basic education and some form of on-the-job-training which are now relatively widespread, we must acknowledge that there is no possibility of discussing the application of even a minimal package of such interventions to the informal sector world-wide. We must also note that in many of the poorest countries, these support services are virtually entirely dependent on donor funding, whether from NGOs, bilateral or multilateral agencies. To that extent, there is uncertainty and unsustainability associated with such provision.

In presenting these various models, we are commenting on some of the most common existing patterns, and we are seeking to give some sense of the necessary specificity of country exemplifications of them. But in rejecting universal generalisations about preparation for the informal sector, however, we are concerned that the opposite danger is also avoided. We are not arguing in favour of an extreme relativist stance in which everything becomes culturally specific. Our Model F points to the necessity of seeking to combine something of what is known about actual pathways towards self-employment with what is currently known about the significance of particular support services.

Thus far it has not been common to put together the literature on education and training pathways with current wisdom on credit, business skill, technology and security of tenure, as we have sought to do in this study. Understandably, therefore, there is still insufficient research that seeks to draw conclusions about the inter-relationships of these two sets of factors, and the ways in which there may be valuable bridges and ladders between education and training experience on the one hand and the provision of support services on the other.

CONCLUDING REMARKS

We would wish, however, to avoid ending this report in the time-honoured way of suggesting that more research is needed, and return rather to the fundamental reason that education and training for the informal sector has re-emerged on the agendas of many states and of the NGOs and agencies that operate in the developing world. This is basically that for many countries the absence of sufficient well-paid work in government and modern industry and commerce is confronted by a weakening capacity of the state to do very much about that. In this situation, national governments have come to acknowledge what has always been obvious - that the bulk of the working population of developing countries have not depended on government to assist them to survive and develop. They have utilised their own resources, their family labour and informal credit to find new ways to become more productive.

The recent government emphasis on the potential of education and of training to assist this massive exercise in economic self-reliance can be read as a genuine concern to link education and training to the ordinary economy, or it may be seen, more cynically, as transferring some of the responsibility for job-creation and attitude formation to the schools and training centres. We have said enough in this account to illustrate the limitations of any simple vision of schools forming their pupils into young entrepreneurs through mere curricular changes. Indeed, one of the strongest messages to emerge from the study is **the time dimension for learning about enterprise**. This is true both for early school-leavers as well as for those who continue with education and even enter wage-employment before they turn to their own work. What this really translates into is a different title for this study: **Education and training *and something else* for self-employment**. A lot of what we have tried to do is reflect on that *something else* that experience in many countries points to.

The other message has to be one that stresses **the specificity of context, culture and environment.** Running throughout this book is a strong sense that countries do have their own cultures of knowledge and skill, and they have many different versions and mixes of these in their schools and training systems. Some of these traditions of work and of enterprise find very uneven expression in the population, from community to community, from men to women, and from rural to urban location. Into these economies of scarcity and differentiation, the gospel of enterprise and self-employment can only be received and adopted in a highly uneven fashion. The vision of a dynamic form of private enterprise for all is clearly a mirage, but in many different situations, a great deal has been learnt about how local traditions and experience of enterprise can be assisted to be more productive.

A last message relates to our broad distinction between subsistence and entrepreneurial self-employment. Even if it has shortcomings, it is valuable for providing a way of interrogating a new project or an intervention in the informal sector. Who are the recipients of this credit programme or this technology initiative? What kind of self-employment outcome is expected? It may be that in framing this particular research study, Education and training for self-employment, ODA was looking for information on the role of education and training in respect of two of its main aims: poverty alleviation and economic growth. In that event, we hope that our study will go some way to elaborating upon two statements (one concerned with enterprise, the other with subsistence) in the ODA' s most recent Education policy paper (ODA, 1994):

> There is evidence that education promotes entrepreneurship at least as powerfully as cultural factors. (1.2.3)
>
> A direct impact on poverty reduction can be achieved through enabling the poor to undertake income-generating activities. To be effective this requires not just training (linked with the availability of initial resources) but the development of literacy skills and others aspects of basic education. (1.4.1.)

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